DOCUMENT RESUME

ED 058 039 SE 012 717

TITLE	Inventory of Student Financial Aid Programs, Phase I Report.
INSTITUTION	Mathematica, Inc., Bethesda, Md.
SPONS AGENCY	Office of Program Planning and Evaluation (DHEW/OE), Washington, D.C.
PUB DATE	17 Feb 71
CONTRACT	OEC-0-70-4751
NOTE	132p.
EDRS PRICE	MF-$0.65 HC-$6.58
DESCRIPTORS	*Colleges; *Educational Finance; *Federal Aid; *Financial Needs; *Financial Support

ABSTRACT

This report summarizes information collected for the report "The Development of a Model to Study Alternative Student Aid Programs." The data deal with major public and private student financial aid systems. The various student aid programs investigated and the corresponding 1970 dollar availability and student participants are presented under the headings: "Scholarships and Grants" (state; Federal--college work-study, educational opportunity grant, Veterans Administration, social security, pre and post doctoral fellowships (1967); private sources; educational institution support), "Loans" (state; Federal--national defense student loan, guaranteed student loan, Cuban student loan), and "Other Programs and Funds" (DOD higher education--service academies, on-duty education, off-duty education, ROTC and student special services (Federal)). (JG)

ED058039

U.S. DEPARTMENT OF HEALTH,
EDUCATION & WELFARE
OFFICE OF EDUCATION
THIS DOCUMENT HAS BEEN REPRODUCED EXACTLY AS RECEIVED FROM THE PERSON OR ORGANIZATION ORIGINATING IT. POINTS OF VIEW OR OPINIONS STATED DO NOT NECESSARILY REPRESENT OFFICIAL OFFICE OF EDUCATION POSITION OR POLICY.

OE-PPE
5°

OEC-0-70-4751

MATHEMATICA

INCORPORATED

ED 058039

INVENTORY OF STUDENT FINANCIAL AID PROGRAMS

PHASE I REPORT

Contract OEC-0-70-4751

Submitted to

OPPE
U. S. Office of Education
Washington, D. C.

by

MATHEMATICA
4905 Del Ray Avenue
Bethesda, Maryland

February 17, 1971

FOREWORD

This report represents an attempt to delineate the major sources of revenue which are directed towards assisting students in their pursuit of higher education. As there is no central source for this information, our review required direct contact with the diverse agencies and institutions responsible for administering or monitoring the associated programs. We attempted to be as exhaustive as possible, recognizing that any attempt to obtain the final dollar in the n^{th} program would be a futile effort. Thus, we have concentrated on the major programs and feel that our total figure for all types of support - $4.1 billion - is certainly the correct order of magnitude. If anything, our total is on the low side.

A word of warning is appropriate in interpreting any of the total figures in Section III. The $4.1 billion figure represents a total which is the sum of scholarships, grants, loans, DOD funds, free tuition, student services, salaries, benefits and fellowships. It is difficult to determine how these funds are distributed to an individual student and how many students receive funds from more than one program. Thus, to quote the $4.1 billion figure without stipulating its component parts and their distribution would give an inflated picture of how we are presently assisting all students in need of financial aid.

Due to the diverse ways of reporting Federal and state student financial aid funds, we have found it quite difficult to sort out, catergorize, and develop a consistent accounting framework. We know some items are unaccounted for and probably uncountable and hopefully, few items have been counted more than once. It would be appreciated if any inconsistencies and omissions were transmitted to OPPE/OE in that we hope that this report could form the basis of a continuing effort to inventory total student financial aid programs.

CONTENTS

I. Scope of Study 1

II. Source of Data 2

III. General Summary 3

IV. State Student Aid Programs 5

A. State Scholarship and Grant Programs 5

B. State Loan Programs 16

V. Federal Student Aid Programs 20

A. Bureau of Higher Education (BHE/OE) 20

B. Veterans Administration 28

C. Social Security Programs 30

D. Department of Defense 34

E. Federal Fellowship Programs 36

VI. Private and Institutional Financial Aid Programs 38

A. Private Aid Programs 38

B. Institutional Financial Aid Programs 39

VII. Related Information Sources 40

A. Higher Education General Information Survey (HEGIS)/OE 40

B. Project SCOPE 40

C. Project TALENT 44

D. Bureau of Census 49

Appendix A	Summary of Key Tables Submitted by State Scholarship Agencies	51
Appendix B	Summary of Federal Aid Study (FY 1967) and Guaranteed Loan Program Data	108
Appendix C	Veterans Administration Summary Table	118

INVENTORY OF STUDENT FINANCIAL AID PROGRAMS

I. Scope of Study

This report summarizes information collected by MATHEMATICA in Phase I of its contract, "The Development of a Model to Study Alternative Student Aid Programs." The work scope called for the collection of data dealing with the major public and private student financial aid systems. The data were to be collected by socio-economic and aptitude classes and other categories relevant to the determination of probability factors for the refined enrollment-student aid project model (ESAM). The refinement and implementation of ESAM is the main component of the Phase II work scope.

II. Sources of Data

Where possible, an attempt was made to collect trend data, with a strong attempt to determine the total dollar figures for FY 1970. For the main Federal programs, the source of data was the USOE Bureau of Higher Education Factbook--FY 1970. As certain institutional forms collected by BHE are now available, we shall be augmenting the material herein by student-family income data related to the NDSL, CWSP and EOG programs. Information on other Federal aid programs--VA, Social Security, DOD supported--was collected from the cognizant offices.

State student financial data were obtained from the state commissions on higher education and related independent surveys. Information on other aid activities, especially corporate and association contributions, was rather sparse. The main source of such data is the report, "Aid-to-Education Programs of Some Leading Business Concern's," published by the Council for Financial Aid to Education, Incorporated.

We note that in the aggregate, there are well over $4 billion available for direct student aid. Except for some of the BHE data and data from a few states, we have little information on how the funds are allocated in terms of income-aptitude classifications. As about six states contribute over 80% of the total identified state funds, OE should consider asking these states (and possibly few others) to collect their data in formats which would aid the future calibration of ESAM. Appendix A contains data and tables submitted by the states which are of interest in this calibration effort.

In addition to the above specific programs, we investigated the use and availability of data from Project TALENT, Project SCOPE, Bureau of Census, American Council on Education, ETS/CEEB, Columbia University and the Carnegie Commission. The use of the information from these sources and the student aid programs is summarized in the working paper, "Description and Calibration of ESAM."

III. General Summary

The various student aid programs investigated and the corresponding FY 1970 dollar availability and student participants are as follows (the details of each line item are discussed in the following sections):

	$FY 1970	# of Students
Scholarships and Grants		
State (all programs)	$ 245,844,952	553,559*
Federal		
College Work-Study	$ 146,539,000*	375,000*
Educational Opportunity Grant	$ 164,600,000	290,000*
Veterans Administration	$ 665,069,000	677,240
Social Security	$ 500,000,000	500,000
Pre and Post Doctoral Fellowships (1967)	$ 264,887,000	47,021
Private Sources	$ 50,000,000	----
Educational Institution Support	$ 695,000,000#	----
	$2,731,939,952	2,442,820
Loans		
State (Except Guaranteed Loan)	$ 40,000,000	----
Federal		
National Defense Student Loan	$ 286,900,000*@	455,800*
Guaranteed Student Loan	$ 839,666,000##	921,325**
Cuban Student Loan	$ 3,496,131@	4,457
	$1,130,062,131	1,381,582
Other Programs and Funds		
DOD Higher Education		
Service Academies	$ 155,887,000	11,797
On-Duty Education	$ 10,663,000	7,685

Other Programs and Funds		
DOD Higher Education (Continued)		
Off-Duty Education	$ 10,708,925	160,001
ROTC	$ 35,730,000	15,500
Student Special Services (Federal)	$ 44,600,000	197,200Δ
	$ 257,583,925	392,183
Summary		
Scholarships and Grants	$2,731,939,952	2,442,820
Loans	$1,130,062,131	1,381,582
Other Programs and Funds	$ 257,583,925	392,183
TOTAL	$4,119,586,008	4,216,585

Notes

* Estimated

\# Includes grants, aid, scholarships, tuition wavers, NDSL loan, employment not covered by CWS

@ Amount of funds available for loan through schools

Amount of funds disbursed by lending agencies

** Number of loans

Δ Number of contacts.

We should note that the educational institutional support has been reduced to the $695,000,000 from the true figure of $724,000,000, as the latter figure includes about $29,000,000 of institutional aid to NDSL. The $29,000,000 is included in the Federal NDSL line item.

IV. State Student Aid Program

The information in this section was obtained directly from state student aid offices, or indirectly from these same offices via current, related student aid surveys. The latter include "1970-71 Comprehensive State Scholarship/Grant Programs," by J. D. Boyd, Illinois State Scholarship Program and "A Limited Study of the Status of State Support of Private Higher Education--1970," by L. Abrahams and L. Schweppe, the Academy for Educational Development, Incorporated, Washington, D. C. These studies and the report, "Federal and State Student Aid Programs," U. S. Senate Document No. 91-73, Subcommittee on Education, Committee on Labor and Public Welfare, also include details on the various state and private support programs, e.g., appropriate legislation.

A. State Scholarship and Grant Programs

Total state financial aid in the form of scholarships and grants is estimated to be $250,000,000, and they afford some level of financial support to over 500,000 students. About half of the states have a ongoing scholarship and grant program, with about six states contributing over 80% of the total funds. The FY 1970 figures represent information that is exact or an estimate based on extending the previous year's activity. We have attempted to cross-check these figures for consistency but recognize that there is probably a small percentage error in many of the individual items. The order of magnitude is correct, with probably no more than a 10% error in the total figure. The following tables give a state-by-state summary of the latest available data on all scholarship and grant programs.

SUMMARY--STATE SCHOLARSHIP/GRANT PROGRAMS

State & Program	1967-68 # of Students	1967-68 Dollars	1968-69 # of Students	1968-69 Dollars	1969-70 # of Students	1969-70 Dollars	1970-71 # of Students	1970-71 Dollars
** Alabama	---	---	---	---	---	---	---	4,200
Alaska	---	---	---	---	---	---	---	250,000
** Arizona	---	---	---	---	---	---	---	---
** Arkansas	---	---	---	---	---	---	---	---
California	---	---	10,492	7,695,479	14,541	12,431,865	17,634	15,482,285
Colorado	---	---	---	---	---	375,000	---	5,455,355
Connecticut	---	---	(67-69) 1336U/130G	1,655,000	(69-71) 1772U/118G	2,872,000	---	1,436,000*
** Delaware	---	---	---	---	---	---	---	120,000
Florida	---	---	---	---	---	---	2,200	1,520,000
Georgia	---	---	---	---	---	---	---	1,800,000
** Hawaii	---	---	---	---	---	---	---	---
** Idaho	---	---	---	---	---	---	---	---
Illinois	---	---	(67-69) 46,350	29,800,000	37,825	27,200,000	48,000	33,850,000
Indiana	---	---	---	---	(69-71) 14,481	6,220,000	7,214	3,439,480
Iowa	---	---	---	---	1,085	1,807,500	4,186	3,298,552
Kansas	---	---	---	---	---	---	300	150,000
** Kentucky	---	---	---	---	---	---	---	172,000
** Louisiana	---	---	---	---	---	---	---	1,800
** Maine	---	---	---	---	---	---	---	---
Maryland	---	---	---	2,925,000	---	3,213,980	2,844	3,552,615

* Estimate

** No General Scholarship and/or Grant Program

SUMMARY--STATE SCHOLARSHIP/GRANT PROGRAMS (continued)

State & Program	1967-68 # of Students	1967-68 Dollars	1968-69 # of Students	1968-69 Dollars	1969-70 # of Students	1969-70 Dollars	1970-71 # of Students	1970-71 Dollars
Massachusetts	---	---	---	500,000	3,900	2,000,000	6,500	3,500,000
Michigan	20,178	7,496,862	24,949	9,491,727	24,241	12,085,798	22,758	12,867,000
Minnesota	---	---	714	250,000	1,236	530,135	1,437	700,000
** Mississippi	---	---	---	---	---	---	---	900,000
** Missouri	---	---	---	---	---	---	---	---
** Montana	---	---	90	185,000	108	239,200	134	310,000
** Nebraska	---	---	---	---	---	---	---	---
** Nevada	---	---	---	---	---	---	---	---
** New Hampshire	---	---	---	---	---	---	---	---
New Jersey	---	---	---	---	26,134	14,720,000	35,435	18,836,000
** New Mexico	---	---	---	---	---	---	---	---
New York	264,701	68,964,309	279,226	69,786,879	288,830	67,745,320	300,000	65,500,000*
North Carolina	---	---	---	---	---	---	---	2,713,300
** North Dakota	---	---	---	---	---	---	---	---
Ohio	---	---	---	---	---	---	15,000	8,500,000
** Oklahoma	---	---	---	---	---	---	---	---
Oregon	---	1,176,754	---	1,227,044	---	1,802,617	---	1,800,000*
Pennsylvania	---	---	67,616	44,141,150	87,273	50,062,366	83,429	48,176,820*
Rhode Island	594	448,250	567	1,439,248	619	1,478,800	2,173	1,629,750*

* Estimate
** No General Scholarship and/or Grant Program

SUMMARY--STATE SCHOLARSHIP/GRANT PROGRAMS (continued)

State & Program	1967-68 # of Students	1967-68 Dollars	1968-69 # of Students	1968-69 Dollars	1969-70 # of Students	1969-70 Dollars	1970-71 # of Students	1970-71 Dollars
South Carolina	---	---	---	---	---	---	350	93,000
** South Dakota	---	---	---	---	---	---	---	21,000
** Tennessee	---	---	---	---	---	---	---	---
** Texas	---	---	---	---	---	1,158,910	---	1,436,895
** Utah	---	---	---	---	---	---	---	---
Vermont	1,369	576,010	2,222	437,743	2,732	1,134,817	3,150	1,325,900
Virginia	---	---	12,420	3,399,757	---	2,310,000	---	3,000,000*
Washington	---	---	---	---	---	---	---	390,000
West Virginia	---	---	173	25,000	606	175,000	815	250,000
Wisconsin	6,990	2,318,294	8,527	3,018,631	2,863	3,316,407	---	3,363,000*
** Wyoming	---	---	---	---	---	---	---	---

* Estimate
** No General Scholarship and/or Grant Program

STATE SCHOLARSHIPS AND GRANTS PROGRAM
1967 - 71

State & Program	1967-68 # of Students	1967-68 Dollars	1968-69 # of Students	1968-69 Dollars	1969-70 # of Students	1969-70 Dollars	1970-71 # of Students	1970-71 Dollars
Alabama								
Tuskegee Institute	---	---	---	---	---	---	---	4,200
Alaska								
General Scholarship	---	---	---	---	---	---	---	250,000
# Arizona	---	---	---	---	---	---	---	---
# Arkansas	---	---	---	---	---	---	---	---
California								
Scholarship Program			10,492	7,695,479	13,541	11,482,969	15,914	13,837.264
Opportunity Grant	---	---	---	---	1,000	948,896	1,720	1,645,021
Colorado								
Work-Study	---	---	---	---	---	300,000	---	600,000
Minority Ethnic	---	---	---	---	---	75,000	---	100,000
(Teacher Scholarship)								
Tuition Waiver	---	---	---	---	---	---	---	4,755,355
Connecticut	(1965-67)		(1967-69)			(1969-71)		
State Scholarship Pgm	744U/64G	$550,000	2076U/22G	$1,370,000	1519U/118G	$2,440,000		
Other Programs			197	285,000	253	432,000		
Delaware								
Out-of-State Program	---	---	---	---	---	---	---	120,000
Florida								
Regent Scholarship	---	---	---	---	---	---	2,200	1,520,000

No Programs

STATE SCHOLARSHIPS AND GRANTS PROGRAM (continued)

State & Program	1967-68 # of Students	1967-68 Dollars	1968-69 # of Students	1968-69 Dollars	1969-70 # of Students	1969-70 Dollars	1970-71 # of Students	1970-71 Dollars
Georgia								
Teacher Scholarship	---	---	---	---	---	---	---	1,600,000
Medical Scholarship	---	---	---	---	---	---	---	200,000
# Hawaii	---	---	---	---	---	---	---	---
# Idaho	---	---	---	---	---	---	---	---
Illinois			(1967-69)					
Scholarship	---	---	22,000	14,900,000	14,500	11,365,000	48,000	33,850,000*
Grants	---	---	24,350	14,900,000	23,325	15,835,000	---	
Indiana					(1969-71)			
State Scholarship					14,481	6,220,000	7,200	3,439,480
Iowa			(1967-69)		(1969-71)			
Biennium Scholarship	---	---	1,338	325,000	1,085	525,000	536	328,552
Tuition Grant	---	---	---	---	---	1,482,000	3,650	2,970,000
Kansas								
State Scholarship	---	---	---	---	---	---	300	150,000
Kentucky								
** General Scholarship	---	---	---	---	---	---	---	---
Hi Potential/Public Assistance	---	---	---	---	---	---	---	172,500
Louisiana								
Stonewall Jackson	---	---	---	---	---	---	---	1,800

*Total Scholarships and Grants

No Programs

** No Appropriation

STATE SCHOLARSHIPS AND GRANTS PROGRAM (continued)

State & Program	1967-68 # of Students	1967-68 Dollars	1968-69 # of Students	1968-69 Dollars	1969-70 # of Students	1969-70 Dollars	1970-71 # of Students	1970-71 Dollars
# Maine	---	---	---	---	---	---	---	---
Maryland								
General State Scholarship	---	---	---	342,000	---	342,000	250	514,615
Teacher Education Scholarship	---	---	---	252,000	---	429,000	---	185,000
Charlotte Hall Scholarship	---	---	---	49,300	---	32,000		25,000
Senatorial Scholarship	---	---	---	2,036,650	---	2,036,980	2,000	2,494,000
Other Programs				245,000		374,000	594	334,000
Massachusetts								
General State Scholarship	---	---	---	500,000	3,900	2,000,000	6,500	3,500,000
Michigan								
State Scholarship	---	---	---	---	---	7,300,000	15,727	7,667,000
Tuition Grant	---	---	---	---	---	---	7,031	5,200,000
Minnesota								
Scholarship Program	---	---	714	250,000	869	330,135	754	300,000
Grants-In-Aid	---	---	---	---	367	200,000	683	400,000
Mississippi								
Out-of-State Scholarship	---	---	---	---	---	---	---	125,000
Southern Regional Education Board	---	---	---	---	---	---	---	351,000
Nursing Program	---	---	---	---	---	---	---	424,000

No Programs

STATE SCHOLARSHIPS AND GRANTS PROGRAM (continued)

	State & Program	1967-68 # of Students	1967-68 Dollars	1968-69 # of Students	1968-69 Dollars	1969-70 # of Students	1969-70 Dollars	1970-71 # of Students	1970-71 Dollars
#	Missouri	---	---	---	---	---	---	---	---
	Montana								
	Medical/Dental Support	---	---	90	185,000	108	239,200	134	310,000
#	Nebraska	---	---	---	---	---	---	---	---
#	Nevada	---	---	---	---	---	---	---	---
**	New Hampshire	---	---	---	---	---	---	---	---
	New Jersey								
	State Scholarship	---	---	---	---	15,941	6,800,000	16,320	7,300,000
	Tuition Aid Grants	---	---	---	---	2,300	1,000,000	7,212	3,500,000
	Educational Opportunity/ Incentive Grants	---	---	---	---	7,602	4,670,000	10,680	7,525,000
	County College Graduate Scholarship	---	---	---	---	290	250,000	1,023	511,000
#	New Mexico	---	---	---	---	---	---	---	---
	New York								
	Scholarship Programs	68,582	32,422,787	71,289	32,695,888	73,227	31,940,660	75,000	30,000,000*
	Scholar Incentive Awards	196,119	36,541,522	207,937	37,090,991	215,603	35,804,660	225,000	35,500,000*

No Programs
** No Appropriation

STATE SCHOLARSHIPS AND GRANTS PROGRAM (continued)

State & Program	1967-68 # of Students	1967-68 Dollars	1968-69 # of Students	1968-69 Dollars	1969-70 # of Students	1969-70 Dollars	1970-71 # of Students	1970-71 Dollars
North Carolina								
Special Scholarship	---	---	---	---	---	---	---	2,713,300
# North Dakota	---	---	---	---	---	---	---	---
Ohio								
Instructional Grants	---	---	---	---	---	---	15,000	8,500,000
# Oklahoma	---	---	---	---	---	---	---	---
Oregon								
4-year State Cash Award	---	- 166,162	---	166,162	---	163,114	---	---
4-year Fee Remission	---	79,838	---	83,559	---	110,837	---	---
1-year State Tuition	---	408,959	---	426,458	---	494,491	---	---
1-year State Elementary Ed.	---	114,148	---	124,200	---	149,028	---	---
1-year State Non-Resident	---	100,946	---	109,222	---	126,439	---	---
Foreign Student	---	306,701	---	317,443	---	406,471	---	---
Non-Public College Grant	-	---	---	---	---	352,237	---	---
Pennsylvania								
Tuition Fees	---	---	67,616	44,141,150	87,273	50,062,366	83,429	48,176,820*
Rhode Island								
State Scholarship (Initial Awards)	594	448,250	567	426,000	619	478,800	---	---
Total Funding	---	---	---	1,439,248	---	1,629,750	---	---

*Estimated

No Programs

STATE SCHOLARSHIPS AND GRANTS PROGRAM (continued)

State & Program	1967-68 # of Students	1967-68 Dollars	1968-69 # of Students	1968-69 Dollars	1969-70 # of Students	1969-70 Dollars	1970-71 # of Students	1970-71 Dollars
South Carolina								
Scholarship	---	---	---	---	---	---	350	93,000
South Dakota								
Indian Scholarship	---	---	---	---	---	---	---	21,000
# Tennessee	---	---	---	---	---	---	---	---
Texas								
Graduate Fellowship/ Scholarships	---	---	---	---	---	535,530	---	539,330
Doctoral Fellowship/ Scholarships	---	---	---	---	---	305,000	---	305,000
Tuition Scholarships	---	---	---	---	---	119,500	---	185,500
Student Nurse	---	---	---	---	---	36,960	---	36,960
Southern Regional Education Compact	---	---	---	---	---	60,520	---	37,505
Osteopathy Scholarship	---	---	---	---	---	50,000	---	100,000
Juarez High School Graduates	---	---	---	---	---	4,000	---	4,000
Public Administration Internship	---	---	---	---	---	20,000	---	20,000
Work-Study Program	---	---	---	---	---	10,000	---	12,000
LBJ School	---	---	---	---	---	---	---	100,000
Work Scholarships	---	---	---	---	---	---	---	30,000
Medical School	---	---	---	---	---	---	---	21,600
# Utah	---	---	---	---	---	---	---	---

No Programs

STATE SCHOLARSHIPS AND GRANTS PROGRAM (continued)

State & Program	1967-68 # of Students	1967-68 Dollars	1968-69 # of Students	1968-69 Dollars	1969-70 # of Students	1969-70 Dollars	1970-71 # of Students	1970-71 Dollars
Vermont								
Incentive Grants/ Scholarships	1,369	576,010	2,222	937,743	2,732	1,134,817	---	1,325,900
Virginia								
All Scholarships	---	---	12,420	3,399,757	---	---	---	---
Teacher Scholarship	---	---	---	---	---	2,310,000*	---	---
Washington								
Grant Program	---	---	---	---	---	---	---	390,000
West Virginia								
Scholarship Funds	---	---	173	25,000	606	175,000	815	250,000
Wisconsin								
Tuition Grants	4,513	1,314,119	5,680	1,774,707	5,602	1,988,944	---	---
Tuition Reimbursement Grants	716	324,138	823	384,702	779	371,452	---	---
Teacher Scholarships	---	---	183	164,109	170	203,008	---	---
Honor Scholarships	1,761	680,037	1,841	695,113	1,914	753,003	---	---
# Wyoming	---	---	---	---	---	---	---	---

No Programs

*1969-71

B. State Loan Programs

All States have a guaranteed loan program and some have special state sponsored loan programs. All guaranteed loan programs have the same terms: the federal government will pay interest up to 7% during school and periods of authorized deferment for students from homes with adjusted family incomes under $15,000; students with higher incomes may borrow but receive no interest subsidy. In order to avoid double counting of the Federal and State guaranteed loans, we have in the summary table, Section III, included all guaranteed loans in the Federal line item and all other state loans in the State line item. The latter is approximately $40,000,000. The figures in Section III are composite of FY 1969 data and any corresponding FY 1970 data. The following is a state-by-state summary of available data on the magnitude of all loan programs. The first set of tables represents the loan information obtained directly from the state agencies and is not complete. The second set of tables is from the BHE 1970 FACTBOOK and shows the total NDSL, Guaranteed and Cuban Loan information for all states for FY 1970 and FY 1969.

STATE LOAN PROGRAMS

State & Program	1967-68 # of Students	1967-68 Dollars	1968-69 # of Students	1968-69 Dollars	1969-70 # of Students	1969-70 Dollars	1970-71 # of Students	1970-71 Dollars
Connecticut								
Guaranteed Loan	---	---	---	---	---	27,300,000	---	30,000,000*
Delaware								
Guaranteed Loan	---	---	---	---	---	---	---	900,000
Florida								
State Loan	---	---	---	---	---	820,000	---	---
Georgia								
Guaranteed Loan	---	---	---	---	---	9,471,668	---	---
Illinois								
Guaranteed Loan	---	---	35,750	37,894,000	37,390	39,635,000	38,000	40,000,000*
Indiana								
Guaranteed Loan	---	---	12,620	11,006,734	21,625	22,094,537	---	---
Iowa								
State Medical	---	---	---	---	---	150,000	---	150,000
Massachusetts			(1969)	(1969)	(1970 to August)			
Guaranteed Loan			18,919	18,142,374	14,973	14,598,615	---	---
New Jersey								
Guaranteed Loan	---	---	---	---		39,000,000	---	41,000,000*

*estimated

STATE LOAN PROGRAMS
(continued)

State & Program	1967-68 # of Students	1967-68 Dollars	1968-69 # of Students	1968-69 Dollars	1969-70 # of Students	1969-70 Dollars	1970-71 # of Students	1970-71 Dollars
New York								
Guaranteed Loan	103,609	94,907,549	139,028	134,369,217	147,580	147,050,043	---	---
North Carolina								
Medical Loan	---	---	---	---	---	---	---	2,000,000
Teacher Loan	---	---	---	---	---	---	---	1,000,000
Guaranteed Loan	---	---	---	---	---	---	---	50,000
Ohio								
Guaranteed Loan	---	---	---	---	---	18,000,000	---	---
Pennsylvania								
Guaranteed Loan	---	---	58,269	53,308,690	66,293	61,226,018	56,900	62,847,129*
Rhode Island								
Guaranteed Loan	---	---	---	---	---	5,144,000	---	6,800,000*
South Carolina								
Guaranteed Loan	---	---	---	---	1,245	833,000	---	---
Tennessee								
Guaranteed Loan	---	---	---	---	---	1,819,208	---	--
Texas								
Direct Loan	---	---	48,383	16,624,684	63,345	23,760,901	77,430*	29,750,000*
Vermont								
Guaranteed Loan	---	---	471	423,095	468	511,685		

*estimated

STATE LOAN PROGRAMS
(continued)

State & Program	1967-68 # of Students	1967-68 Dollars	1968-69 # of Students	1968-69 Dollars	1969-70 # of Students	1969-70 Dollars	1970-71 # of Students	1970-71 Dollars
Virginia								
Guaranteed Loan	---	---	---	---	8,746	7,494,955	---	---
Wisconsin								
State Loan	12,497	5,330,371	12,266	5,000,136	19,509	6,109,611	---	---
Guaranteed Loan	1,768	1,163,241	9,045	7,200,242	11,152	8,360,080	---	---

V. Federal Student Aid Programs

A. Bureau of Higher Education (BHE/OE)

The objectives of the BHE are to promote the cause of higher education, primarily through programs of financial assistance to institutions of higher education and college and university students. The scope of BHE includes construction, equipment and other resources, institutional operations, teacher education, student aid, and assistance to disadvantage students.

The BHE administers five programs of financial assistance:

- grants and loans to postsecondary vocational and undergraduate and graduate students,
- grants and contracts to provide special assistance for disadvantaged students,
- grants for strengthening developing institutions,
- grants for the improvement of undergraduate instruction and for strengthening teacher education programs,
- construction grants and loans for higher education facilities.

The above programs are administered by appropriate BHE Divisions. Here, we are concerned only with the programs of The Division of Student (Undergraduate) Financial Aid. The appropriate programs and FY 1970 budgets are as follows: 1/

- National Defense Student Loan Program ($188,587,000)
- College Work-Study Program ($146,539,000)
- Educational Opportunity Grants Program ($164,600,000)
- Guaranteed Student Loan Program ($839,666,044)
- Loan Program for Cuban Students ($9,720,200)

In addition, the Division of Student Special Services had a FY 1970 budget of $44,600,000 for its Talent Search Program, Upward Bound Program, and Disadvantage Students Program.

1/ Bureau of Higher Education, FACTBOOK, 1970.

BHE has published a FACTBOOK: Summary of Program Information Through Fiscal Year 1970, which summarizes expenditures in each area and attempts to apply some evaluative criteria. Total student aid in FY 1970 is given as $608,310,010; FY 1969--$526,543,058; FY 1968--$449,083,804. Information relative to these expenditures is given only by state allocation. Student information is not available except for gross measures by family income and ethno-racial categories. These aggregate statistics are gathered each year and published in the FACTBOOK. The programs are administered by the institutions and any student-oriented data would have to come from them. The BHE does not ask for individual student data. However, the latest institutional reporting forms will be of great use as they ask for data by family income by program and amount of award.

The following includes trend information of the major government programs taken from the 1969 and 1970 FACTBOOKS. A Summary of Federal and Total Student Financial Aid, Fiscal Year 1967,[1/] and a summary of the activity of the Guaranteed Loan Program to October 1970 [2/] is given in Appendix B.

1/ "Student Financial Assistance Statues, "Subcommittee on Education of the Committee on Labor and Public Welfare, U. S. Senate, March 1968.

2/ Source; Bureau of Higher Education, OE

STUDENT AID

MAJOR FEDERAL PROGRAMS

Trend Information ($)

	1964	1965	1966	1967	1968	1969	1970
Total Funds (BHE)*	$109,631,843	186,484,117	341,551,715	441,014,012	499,083,804	526,543,058	608,310,010
NDSL	127,100,000	153,900,000	216,600,000	221,600,000	233,700,000	246,300,000	286,900,000
EOG	---	---	57,922,829	108,772,899	136,608,000	144,786,721	164,600,000
CWS	---	54,865,063	99,965,644	134,099,347	133,750,144	143,434,176	146,539,379
Guaranteed Loans	---	---	77,492,000	247,752,918	412,320,601	686,675,781	839,666,044

* The BHE total does not include the funds borrowed in the Guaranteed Loan Program

Obligations for Student Aid, FY 1970

		BHE TOTAL 1/	NDEA II - NDSLP			HEA IV-C CWSP
			FCC	LOANS TO [illegible]	CANCELLATIONS	
	TOTALS	$608,310,010	$188,586,995	$1,539,725	$4,098,714	$146,539,379
10	Alabama	9,812,774	2,723,200	1,679	65,640	3,898,655
11	Alaska	307,415	82,030	-	846	141,039
12	Arizona	5,269,698	2,162,167	4,190	29,738	1,459,803
13	Arkansas	5,988,136	1,821,555	4,309	60,301	2,559,171
14	California	48,358,104	19,240,987	201,005	292,630	12,826,286
15	Colorado	7,052,114	2,803,959	-	65,553	1,998,802
16	Connecticut	5,909,472	2,390,823	-	50,420	1,553,229
17	Delaware	1,050,363	359,374	-	3,136	320,153
18	District of Columbia	3,934,234	1,621,846	32,756	22,091	1,084,741
19	Florida	13,050,163	4,549,558	17,648	78,050	4,025,307
20	Georgia	9,835,684	3,240,508	-	47,716	3,354,360
21	Hawaii	1,330,527	400,396	-	6,022	601,709
22	Idaho	2,048,144	797,527	6,179	17,481	648,557
23	Illinois	23,999,566	9,409,954	53,117	195,974	6,123,321
24	Indiana	13,476,594	5,326,714	255,140	135,950	3,180,690
25	Iowa	9,538,952	3,722,939	89,777	134,010	2,320,126
26	Kansas	8,053,884	3,256,717	155,621	97,995	1,803,151
27	Kentucky	8,854,955	2,985,847	-	80,676	3,089,132
28	Louisiana	9,919,767	3,587,871	72,923	53,880	3,518,493
29	Maine	2,255,899	771,868	-	19,568	728,863
30	Maryland	6,683,291	2,749,077	5,700	28,244	1,886,300
31	Massachusetts	18,139,018	7,061,036	29,099	110,666	5,021,217
32	Michigan	20,484,141	8,690,339	24,541	180,593	4,773,268
33	Minnesota	11,726,780	4,548,774	30,230	164,650	2,843,426
34	Mississippi	8,118,811	2,297,922	8,619	64,008	3,385,062
35	Missouri	12,448,396	4,901,774	77,152	125,090	3,520,380
36	Montana	3,084,488	864,228	-	23,121	1,394,139
37	Nebraska	4,524,811	1,846,632	11,126	47,579	1,142,874
38	Nevada	771,563	233,905	-	3,609	318,269
39	New Hampshire	2,226,697	799,685	-	18,096	663,816
40	New Jersey	9,827,487	3,391,489	-	66,340	3,076,858
41	New Mexico	3,470,796	1,025,496	-	25,236	1,319,269
42	New York	41,731,851	15,023,262	28,423	349,095	11,523,975
43	North Carolina	14,241,476	4,547,013	28,664	102,366	5,270,033
44	North Dakota	2,642,594	943,419	-	28,214	780,361
45	Ohio	22,721,560	9,315,873	27,554	189,910	5,571,175
46	Oklahoma	8,406,568	3,275,618	50,395	109,927	2,465,028
47	Oregon	6,878,646	2,531,864	33,835	62,600	1,959,247
48	Pennsylvania	23,923,773	9,644,385	19,607	212,615	6,300,466
49	Rhode Island	2,588,548	1,088,038	0	23,927	583,283
50	South Carolina	5,239,566	1,817,735	9,943	35,837	1,797,651
51	South Dakota	2,680,359	922,164	-	40,549	777,246
52	Tennessee	11,339,962	3,923,537	9,825	90,058	3,687,842
53	Texas	25,463,174	8,734,437	149,891	196,000	8,202,251
54	Utah	4,019,524	1,367,227	5,650	17,756	1,168,191
55	Vermont	1,627,437	608,630	-	15,326	452,381
56	Virginia	8,229,213	3,118,465	22,647	53,313	2,364,088
57	Washington	9,664,694	3,995,625	47,204	89,564	2,584,301
58	West Virginia	5,340,688	1,820,335	1,111	46,523	1,938,919
59	Wisconsin	12,661,899	4,807,500	17,273	90,550	3,127,576
60	Wyoming	1,219,918	409,857	-	8,752	402,609
61	U. S. Service Schools	-	-	-	-	-
62	Canal Zone	-	-	-	-	-
63	Guam	76,454	-	-	-	56,254
64	Puerto Rico	3,150,596	1,031,845	6,892	20,923	743,036
66	Virgin Islands	32,166	3,966	-	-	23,000

STATISTICAL WORK SHEET OE 5004 (REV. 4-66)

Obligations for Student Aid, FY 1970 (cont.)

		HEA IV-A FOG	HEA IV-B GUARANTEED LOANS			CUBAN 3/ LOANS
			ADVANCES	INT. PAYMENTS	[illegible] BORROWED	
	TOTALS	$164,600,000	$63,580	$102,876,617	$839,666,044	$3,496,131
10	Alabama	3,123,600	-		11,956,979	24,940
11	Alaska	83,500	-		109,562	-
12	Arizona	1,613,800	-		6,404,204	6,750
13	Arkansas	1,542,800	-		3,206,249	2,785
14	California	15,797,196	-		9[illegible]	200,487
15	Colorado	2,183,800	-		15,747,191	5,750
16	Connecticut	1,915,000	-		27,963,752	16,260
17	Delaware	367,700	-		1,003,672	4,195
18	District of Columbia	1,172,800	-		1,756,834	92,920
19	Florida	4,199,600	-		14,832,670	1,722,719
20	Georgia	3,193,100	-		9,517,143	55,244
21	Hawaii	322,400	-		2,423,287	-
22	Idaho	578,400	-		4,619,682	-
23	Illinois	8,217,200	-		48,065,493	85,707
24	Indiana	4,578,100	-		22,736,930	40,850
25	Iowa	3,272,100	-		19,122,305	9,275
26	Kansas	2,740,400	-		7,935,863	29,970
27	Kentucky	2,699,300	-		6,369,547	16,549
28	Louisiana	2,606,600	-		5,350,143	191,611
29	Maine	735,600	-		5,925,263	-
30	Maryland	2,013,970	-		13,705,894	17,941
31	Massachusetts	5,917,000	-		19,765,223	33,270
32	Michigan	6,815,400	-		10,801,418	65,198
33	Minnesota	4,139,700	-		26,246,240	7,175
34	Mississippi	2,363,200	-		8,160,581	-
35	Missouri	3,824,000	-		4,912,470	12,183
36	Montana	803,000	-		5,968,442	1,999
37	Nebraska	1,476,600	-		6,658,675	19,540
38	Nevada	213,200	12,580		500,144	-
39	New Hampshire	745,100	-		2,344,262	1,000
40	New Jersey	3,292,800	-		40,745,256	133,154
41	New Mexico	1,100,795	-		2,577,431	14,025
42	New York	14,807,096	-		142,544,794	173,096
43	North Carolina	4,293,400	-		2,511,407	28,697
44	North Dakota	890,600	-		11,863,700	-
45	Ohio	7,617,048	-		11,784,166	28,451
46	Oklahoma	2,505,600	-		4,070,332	34,625
47	Oregon	2,235,100	56,000		8,183,383	29,200
48	Pennsylvania	7,746,700	-		61,482,371	46,992
49	Rhode Island	893,300	-		5,148,460	1,000
50	South Carolina	1,578,400	-		97,312	19,150
51	South Dakota	940,400	-		5,857,668	-
52	Tennessee	3,628,700	-		5,880,337	23,415
53	Texas	8,180,595	-		48,248,157	98,957
54	Utah	1,460,700	-		7,924,435	-
55	Vermont	551,100	-		2,499,230	9,000
56	Virginia	2,670,700	-		10,072,971	15,225
57	Washington	2,948,000	-		9,232,702	4,200
58	West Virginia	1,535,800	-		7,627,157	2,100
59	Wisconsin	4,619,000	-		19,664,715	11,350
60	Wyoming	398,700	-		939,884	-
61	U. S. Service Schools	-	-		10,380,020	-
62	Canal Zone	-	-		-	-
63	Guam	20,200	-		-	-
64	Puerto Rico	1,347,900	-		5,213,224	159,176
66	Virgin Islands	5,200	-		39,030	-

TREATMENT FOR AVAILABLE BY STATE

STATISTICAL WORK SHEET OE 5001 (REV. 4-66)

OBLIGATIONS FOR STUDENT AID FY 1969

		BHE TOTAL 1/	NDEA TITLE II - NDSLP			HEA IV-C CWSP
			FCC	LOANS TO INST	CANCELLATIONS	
	TOTAL	$526,543,058	$182,904,173	$1,583,000	$1,400,000	$143,434,176
10	Alabama	9,554,778	2,673,248	6,669	23,250	3,540,009
11	Alaska	333,294	67,329	0	294	164,593
12	Arizona	5,045,770	2,169,754	5,300	8,160	1,384,360
13	Arkansas	5,997,136	1,830,266	5,181	20,374	2,505,616
14	California	42,120,407	17,825,858	217,285	114,209	13,636,446
15	Colorado	6,855,510	2,814,663	0	19,605	1,823,059
16	Connecticut	5,692,633	2,360,435	0	14,834	1,597,398
17	Delaware	828,940	358,429	0	914	206,477
18	District of Columbia	3,932,647	1,624,999	39,022	6,330	1,079,303
19	Florida	11,783,071	4,509,571	23,382	22,505	3,993,543
20	Georgia	8,727,871	3,242,368	0	17,374	2,700,025
21	Hawaii	1,225,085	319,050	0	1,390	563,188
22	Idaho	2,054,431	806,240	4,055	6,290	639,633
23	Illinois	22,969,523	9,003,578	67,416	56,271	6,674,449
24	Indiana	12,310,869	5,348,259	297,971	48,098	2,626,683
25	Iowa	9,044,303	3,611,023	15,271	37,745	2,146,018
26	Kansas	8,611,442	3,249,036	204,162	37,672	2,015,111
27	Kentucky	9,061,445	3,014,967	0	32,811	3,124,716
28	Louisiana	9,096,489	3,345,928	70,259	17,691	3,081,348
29	Maine	2,273,515	780,846	6,343	6,878	797,691
30	Maryland	5,653,788	2,346,063	5,395	8,182	1,547,538
31	Massachusetts	19,134,728	7,070,873	0	36,974	6,495,739
32	Michigan	19,823,363	8,650,342	41,874	53,561	5,006,293
33	Minnesota	11,817,788	4,516,471	30,271	54,671	3,074,487
34	Mississippi	7,995,073	2,304,564	9,055	23,293	3,159,065
35	Missouri	11,918,416	4,823,178	79,792	41,877	3,295,787
36	Montana	4,194,943	877,702	0	7,326	2,529,733
37	Nebraska	4,475,183	1,786,869	14,289	17,622	1,232,909
38	Nevada	753,172	222,484	0	1,368	343,532
39	New Hampshire	2,234,582	804,338	1,667	5,478	766,819
40	New Jersey	8,770,871	3,281,169	0	23,548	2,751,188
41	New Mexico	3,391,566	1,040,703	0	8,971	1,288,791
42	New York	36,448,214	14,717,179	18,703	122,470	9,537,189
43	North Carolina	13,700,825	4,519,639	23,693	34,414	4,815,571
44	North Dakota	2,649,614	946,751	0	10,079	753,069
45	Ohio	20,558,008	9,263,289	27,123	54,219	4,369,310
46	Oklahoma	7,945,879	3,259,838	49,988	37,457	2,264,220
47	Oregon	7,925,134	2,539,560	35,124	20,728	3,422,079
48	Pennsylvania	21,717,409	9,314,508	17,250	75,904	5,302,145
49	Rhode Island	2,493,626	1,074,064	0	8,238	548,835
50	South Carolina	4,609,630	1,755,247	9,002	18,508	1,318,936
51	South Dakota	2,799,047	929,478	6,909	17,075	835,548
52	Tennessee	11,510,726	3,915,617	13,681	32,435	3,740,853
53	Texas	23,721,190	7,524,662	150,164	76,492	8,341,028
54	Utah	3,466,764	1,047,412	3,430	9,320	1,102,791
55	Vermont	3,136,314	589,299	0	4,862	419,455
56	Virginia	7,390,448	2,951,774	25,000	16,045	2,032,353
57	Washington	9,292,380	3,908,034	49,044	26,515	2,745,963
58	West Virginia	5,131,051	1,783,385	1,389	16,522	1,854,608
59	Wisconsin	12,289,652	4,831,288	987	31,756	3,056,446
60	Wyoming	1,295,720	411,098	0	3,371	516,201
61	U. S Service Schools	--	0	0	0	0
62	Canal Zone	--	0	0	0	0
63	Guam	150,364	0	0	0	137,243
64	Puerto Rico	2,570,951	941,448	7,273	8,395	499,157
66	Virgin Islands	33,313	0	0	0	29,129

STATISTICAL WORK SHEET OE-5004 (8-62)

OBLIGATIONS FOR STUDENT AID FY 1969 (con't.)

		HEA IV-B GUARANTEED LOANS 2/			HEA IV-A	HEA IV-A
		ADVANCES	INT. PAYMENTS	AMT. BORROWED	EOG	SEC 408, ETS
	TOTALS	$150,000	$48,409,122	$686,675,781	$144,786,721	$3,875,866
10	Alabama	0		8,366,414	3,263,130	48,471
11	Alaska	0		166,463	61,078	40,000
12	Arizona	0		6,582,198	1,339,445	138,751
13	Arkansas	0		2,446,817	1,593,699	42,000
14	California	0		69,014,242	10,920,522	406,087
15	Colorado	0		10,756,511	2,126,597	71,586
16	Connecticut	0		24,825,904	1,649,466	70,500
17	Delaware	0		996,330	262,620	0
18	District of Columbia	0		1,225,007	1,096,606	86,387
19	Florida	0		13,066,055	3,184,070	50,000
20	Georgia	0		8,810,287	2,728,104	40,000
21	Hawaii	0		2,009,215	275,170	66,287
22	Idaho	0		2,691,628	558,213	40,000
23	Illinois	0		40,297,972	7,021,809	146,000
24	Indiana	0		11,923,689	3,941,858	48,000
25	Iowa	0		14,488,330	3,194,246	40,000
26	Kansas	0		6,153,215	3,066,461	39,000
27	Kentucky	0		4,152,900	2,821,951	67,000
28	Louisiana	0		4,435,716	2,525,263	56,000
29	Maine	0		1,775,386	681,757	0
30	Maryland	0		2,485,212	1,683,362	63,248
31	Massachusetts	0		18,721,143	5,404,142	127,000
32	Michigan	0		9,503,806	5,986,293	85,000
33	Minnesota	0		20,349,934	4,042,888	99,000
34	Mississippi	0		4,624,535	2,419,096	80,000
35	Missouri	0		4,854,529	3,554,782	123,000
36	Montana	0		4,749,650	729,768	50,414
37	Nebraska	0		4,706,419	1,363,494	60,000
38	Nevada	0		297,251	141,788	44,000
39	New Hampshire	0		2,324,575	656,280	0
40	New Jersey	0		40,743,176	2,623,966	91,000
41	New Mexico	0		1,855,025	940,101	113,000
42	New York	0		145,380,951	11,820,437	232,236
43	North Carolina	0		2,199,302	4,257,508	50,000
44	North Dakota	0		8,775,889	893,715	46,000
45	Ohio	0		17,779,756	6,705,067	139,000
46	Oklahoma	0		3,700,699	2,264,376	70,000
47	Oregon	0		6,614,503	1,839,023	68,620
48	Pennsylvania	0		53,324,365	6,917,602	90,000
49	Rhode Island	0		4,186,346	820,489	42,000
50	South Carolina	0		1,155,117	1,478,937	29,000
51	South Dakota	0		4,692,389	968,037	42,000
52	Tennessee	0		5,275,441	3,712,366	95,774
53	Texas	0		26,194,161	7,439,644	189,200
54	Utah	0		5,197,062	1,253,811	50,000
55	Vermont	0		2,321,657	572,834	15,700
56	Virginia	150,000		9,055,048	2,325,276	40,000
57	Washington	0		6,293,326	2,509,668	53,156
58	West Virginia	0		4,477,444	1,441,297	33,850
59	Wisconsin	0		12,774,052	4,295,291	73,884
60	Wyoming	0		830,778	365,050	0
61	U. S. Service Schools	0		14,046,775	0	0
62	Canal Zone	0		0	0	0
63	Guam	0		0	13,121	0
64	Puerto Rico	0		2,992,686	1,030,963	83,715
66	Virgin Islands	0		8,500	4,184	0

BREAKDOWN BY STATE NOT AVAILABLE AT THIS TIME

STATISTICAL WORK SHEET [illegible]

OBLIGATIONS FOR STUDENT AID FY 1969 (con't.)

		HEA IV-A Sec. 408 3/ UPWARD BOUND	CUBAN 4/ LOANS			
	TOTALS	30,722,505	$3,760,799			
10	Alabama	583,918	24,273			
11	Alaska	286,603	0			
12	Arizona	531,404	7,000			
13	Arkansas	511,341	2,759			
14	California	1,799,051	282,237			
15	Colorado	392,355	3,450			
16	Connecticut	777,044	16,310			
17	Delaware	65,414	5,900			
18	District of Columbia	193,740	80,670			
19	Florida	744,654	1,759,393			
20	Georgia	983,553	50,501			
21	Hawaii	91,488	0			
22	Idaho	170,775	0			
23	Illinois	1,046,765	61,127			
24	Indiana	535,214	69,620			
25	Iowa	613,104	10,875			
26	Kansas	255,216	57,495			
27	Kentucky	938,776	29,917			
28	Louisiana	626,562	209,288			
29	Maine	235,324	0			
30	Maryland	361,122	20,421			
31	Massachusetts	2,302,899	55,560			
32	Michigan	962,348	60,972			
33	Minnesota	643,921	8,995			
34	Mississippi	389,106	0			
35	Missouri	530,399	13,150			
36	Montana	272,517	2,500			
37	Nebraska	135,678	27,490			
38	Nevada	164,831	1,500			
39	New Hampshire	116,317	1,000			
40	New Jersey	975,013	99,465			
41	New Mexico	599,436	21,100			
42	New York	1,899,122	199,242			
43	North Carolina	532,191	30,850			
44	North Dakota	177,353	0			
45	Ohio	1,343,572	32,763			
46	Oklahoma	579,827	35,907			
47	Oregon	393,691	11,142			
48	Pennsylvania	1,433,029	50,342			
49	Rhode Island	96,891	6,500			
50	South Carolina	309,581	22,230			
51	South Dakota	160,853	1,000			
52	Tennessee	769,367	26,716			
53	Texas	1,036,819	101,881			
54	Utah	266,510	0			
55	Vermont	121,063	2,500			
56	Virginia	715,734	20,650			
57	Washington	588,935	2,000			
58	West Virginia	609,404	10,450			
59	Wisconsin	339,566	10,649			
60	Wyoming	110,347	0			
61	U. S. Service Schools	0	0			
62	Canal Zone	0	0			
63	Guam	100,924	0			
64	Puerto Rico	160,764	213,009			
65	Virgin Islands	141,074	0			

STATISTICAL WORK SHEET OE 51 14 (9-68)

B. Veterans Administration

The following is a summary of information related to the current GI bill.[1/]

As of November 1970, the current number of persons training under the VA educational program was 1, 025, 268, an increase of 31% over the 782, 868 persons training a year ago. For fiscal 1970, a total of 677, 240 full and part-time students attended college under VA auspices at a total cost of $665, 069, 000. The per student cost was $982, with an anticipated increase to fiscal 1971 to $1, 243.

The following table shows the current enrollment status of all VA students as of November 1970. Additional tables of interest are in Appendix C.

1/ "Veterans Benefit Under Current Educational Programs," VA, Information Bulletin DVB IB 24-71-2, January 12, 1971

VETERANS ADMINISTRATION

DVB IB 24-71-2

January 12, 1971
Table 1

ALL PROGRAMS

Increase in Trainees in Last 12 Months

Program and Type of Training	November 1970	November 1969	Percent Increase
Vocational Rehabilitation - Chapter 31			
Total	18,734	14,376	30.3
College	13,170	9,345	40.9
Other Schools	4,412	4,105	7.5
On-Job Training	1,011	816	23.9
Institution on Farm	141	110	28.2
Educational Assistance - Chapter 34			
Grand Total	971,422	736,398	31.9
College	590,053	432,296	36.5
Other Schools	295,535	238,258	24.0
On-Job Training	84,662	65,337	29.6
Cooperative Farm	1,172	507	131.2
Flight 1/	(36,142)	(30,386)	18.9
Correspondence 2/	(180,039)	(149,380)	20.5
Veterans	912,195	682,578	33.6
College	580,325	423,350	37.1
Other Schools	246,036	193,384	27.2
On-Job Trainees	84,662	65,337	29.6
Cooperative Farm	1,172	507	131.2
Flight 1/	(31,380)	(26,379)	19.0
Correspondence 2/	(136,356)	(109,425)	24.6
Servicemen	59,227	53,820	10.0
College	9,728	8,946	8.7
Other Schools	49,499	44,874	10.3
Flight 1/	(4,762)	(4,007)	18.8
Correspondence 2/	(43,683)	(39,955)	9.3
Educational Assistance - Chapter 35			
Grand Total	35,112	32,094	9.4
College	31,551	28,324	11.4
Other Schools	3,542	3,753	-5.6
Special Restorative Training	19	17	11.8
Wives and Widows	4,574	3,921	16.7
College	3,112	2,171	43.3
Other Schools	1,462	1,750	-16.5
Sons and Daughters	30,538	28,173	8.4
College	28,439	26,153	8.7
Other Schools	2,080	2,003	3.8
Special Restorative Training	19	17	11.8

1/ Flight trainees are counted under "Other Schools".

2/ Correspondence trainees are counted under "College" or "Other Schools" as appropriate.

2.

C. Social Security Programs

The attached material describes the status of the Social Security Administration's financial aid programs for students.[2/] The annual rate of benefits is approximately $500 million, with the money being distributed to about 500,000 students. The students are between 18 and 22 (legal limits), with 5/6 of them in higher educational institutions. The average monthly payment is $67 to white students and $46 to non-white. About 12% of the student beneficiaries are non-white. The information collected by Social Security, as is the VA data, will be of little value for our work, except that it is a major source of funds and any integrated financial assistance program should consider its role.

2/ "Student Beneficiaries Under Social Security-1965-68," Research and Statistics Note #5, Office of Research and Statistics, Social Security Administration, May 8, 1969.

Table 1.--Number of student benefits in current-payment status, by type of entitlement, 1965-68

At end of year	Total number	Annual percent increase	Number of children of--			Monthly amount (in thousands)
			Retired workers	Deceased workers	Disabled workers	
1965.....	205,677	---	34,152	155,088	16,437	$13,725
1966.....	375,873	82.8	67,079	266,910	41,884	24,000
1967.....	427,267	13.7	72,087	303,338	51,842	27,413
1968.....	469,835	10.2	79,661	328,946	61,248	33,962

Table 2.--Age of student beneficiaries with benefits in current-payment status, by type of entitlement, December 1967

Age	Total		Number of children of--		
	Number	Percentage distribution	Retired workers	Deceased workers	Disabled workers
Total.....	427,267	100.0	72,087	303,338	51,842
18.....	160,694	37.6	24,712	113,401	22,581
19.....	119,720	28.0	19,763	85,213	14,744
20.....	86,019	20.1	15,302	61,667	9,050
21.....	60,834	14.2	12,310	43,057	5,467

Table 3.--Number of student benefits awarded, by quarter, 1965-68

Year	January-March	April-June	July-September	October-December
1965.....	---	---	(1/)	218,015
1966.....	184,464	105,542	65,235	79,159
1967.....	84,000	88,621	78,547	95,668
1968.....	92,086	86,765	77,233	91,742

1/ 18,578 in September, the first month for which student benefits were payable.

Table 4.--Family groups with student benefits in current-payment status, by type of entitlement and presence of children, December 1967

Family classification	Families with student beneficiaries			Families with students only as percent of total with students
	Total	Students only	Students and other entitled children	
Total.....	399,300	236,999	162,331	59.4
Retired-worker families....	68,599	51,549	17,050	75.1
Survivor families.....	282,190	161,406	120,784	57.2
Children only.....	207,427	153,185	54,242	73.8
Others with children.....	74,763	8,221	66,542	11.0
Disabled-worker families...	48,541	24,044	24,497	49.5

Table 5.--Average monthly amount of student benefits, by age of beneficiary and type of entitlement, December 1967

Age	Total	Children of--		
		Retired workers	Deceased workers	Disabled workers
Total	$64.24	$45.07	$72.33	$43.57
18	61.60	41.90	69.89	41.54
19	63.80	44.29	71.91	43.09
20	66.79	47.42	74.61	46.30
21	68.49	49.77	76.35	48.69

Table 6.--Nonwhite student beneficiaries, by age and type of entitlement, December 1967 1/

Age	Number	As percent of all student beneficiaries			
		Total	Children of--		
			Retired workers	Deceased workers	Disabled workers
Total	51,649	12.1	14.4	11.3	13.8
18	23,058	14.4	17.3	13.6	15.1
19	15,086	12.6	15.2	11.6	14.6
20	8,676	10.1	12.7	9.2	11.9
21	4,829	7.9	9.2	7.4	9.5

1/ See footnote 1, table 7.

Table 7.--Average monthly amount of student benefits, by age of beneficiary and race, December 1967 1/

Age	White	Nonwhite
Total	$66.74	$46.09
18	64.47	44.48
19	66.38	45.89
20	68.85	48.45
21	70.06	50.21

1/ The race of the student is that shown on the account number application (SS-5) of the parent on whose work record the benefit is based.

D. Department of Defense[1/]

1. Higher Education

The Department of Defense has a wide range of programs in the field of higher education. These include the service academics, correspondence schools, on and off-duty courses, ROTC. The appropriate information is summarized in the sections below.

a. Service Academies

Each service academy has an authorized total enrollment of 4417. As of December 1970, the enrollment and cost data is as follows:

SERVICE ACADEMIES

	1970 Students	Completions	O&M Cost(000)	Cost Per Cadet	Total Cost (1970) (000)
Army	3,663	3,583	24,578	15,194	54,439
Navy	4,375	3,873	23,679	11,921	46,169
Air Force	3,757	3,434	23,384	16,098	55,279
	11,797				$155,887

b. On Duty Education at Institutions of Higher Education

During Fiscal 1970, 7,645 officers were enrolled full-time at institutions of higher education. The service breakdown and cost is as follows:

	FY 70 Number	Dollars
Army	3,813	3,491,000
Navy	494	1,182,000
Air Firce	3,310	5,800,000
Marine Corps	68	190,000
	7,685	$10,663,000

1/ The information in this section was obtained from the Office of the Deputy Assistant Secretary of Defense for Education, DOD.

c. Off-Duty Education

The services support many programs for off-duty college-credit education, with total tuition assistance of $10,708,925. To support this program, all services, spend an additional $24,000,000. The following chart gives a more complete breakdown of enrollment and costs (FY 1970):

TUITION ASSISTANCE

Service	Funds	Participants				Total
		Undergraduate		Graduate		
		Officer	Enlisted	Officer	Enlisted	
Army	$3,917,193	17,239	32,398	3,265	2,044	54,946
Navy	1,321,333	1,253	16,031	491	496	18,029
Air Force	4,739,013	4,930	67,807	3,144	1,606	77,487
		Officer		Enlisted		
Marine Corps	731,386	2,558		6,981		9,539
	$10,708,925					160,001

d. ROTC Programs

The ROTC Vitalization Act of 1964 authorizes each service to have 5,500 students in their ROTC programs. Four-year scholarships are given which pay full tuition, books, plus $50/month subsistence. In general, students can attend any school with an ROTC program. The Navy estimates that it costs $12,244 per commissioned officer output, with the total program costing about $10 million per year. The Air Force cost per graduate is $8,320, with an average yearly cost of $1,600. The Army four-year scholarship cost is $10,600, with $5,000 of that fixed ROTC cost. For FY 1972, the four-year scholarship programs plus the nonscholarship program expenditures is budgeted as follows:

Army	$16,777,000	Nonscholarship
	$ 4,140,000	Scholarship
Navy	$ 1,147,000	Nonscholarship
	$ 5,089,000	Scholarship
Air Force	$ 4,759,000	Nonscholarship
	$ 3,818,000	Scholarship
	$35,730,000	

E. Federal Fellowship Programs[1/]

This support is for pre and post-doctoral students and it includes financial payments to the institutions attended and to the student. In some instances it includes funds for dependents and travel. The latest available figures are for 1967 and show a total of $186,872,000 for 39,913 predoctoral students and $78,015,000 for 7,108 postdoctoral students. As these programs have been cut back in recent years, we can assume that the current level of funding is no greater. The following table summarizes the data for 1966 and 1967 by major government agency.

1/ From Survey of Federal Fellowship Programs, 1967-1968.

AGENCY	PRE-DOCTORAL 1966 Students	PRE-DOCTORAL 1966 Funding	PRE-DOCTORAL 1967 Students	PRE-DOCTORAL 1967 Funding
Health, Education & Welfare	20,389	$95,731,120	31,107	$139,739,000
Atomic Energy Commission	274	1,677,000	327	2,093,000
NASA	50	280,000	---	310,000
National Science Foundation	8,079	44,081,000	8,479	44,530,000
Dept. of Interior	22	200,000	---	200,000
	28,814	$138,969,120	39,913	$186,872,000

AGENCY	POST-DOCTORAL 1966 Students	POST-DOCTORAL 1966 Funding	POST-DOCTORAL 1967 Students	POST-DOCTORAL 1967 Funding
Health, Education & Welfare	4,636	$55,149,000	6,425	$ 69,530,000
Atomic Energy Commission	33	357,000	39	405,000
NASA	50	280,000	---	310,000
National Science Foundation	644	7,654,000	644	7,770,000
Dept. of Interior	---	---	---	---
	5,363	$63,440,000	7,108	$ 78,015,000

VI. Private and Educational Institutional Financial Aid Programs

A. Private Aid Programs

The total corporate aid to higher education is estimated to be $375,000,000, divided between aid to individuals and aid to institutions. The exact figures in each of these areas is difficult to obtain. As our interest is mainly direct student aid, a survey of the publication, "Aid-to-Education Programs of Some Leading Business Concerns," Council for Financial Aid to Education, New York, New York, December 1970, revealed the following dollar figures.

Undergraduate Scholarships & Fellowships	$10,306,478
Graduate Scholarships & Fellowships	1,435,134
Special Programs	6,264,981
	$18,006,593

The Educational Testing Service administers about 400 private scholarship funds, but does not know the total dollar value of these programs. We note that the Science Talent Search awards $157,000, The Newspaper Fund compiled a listing of $2,000,000 in Journalism Scholarships, labor organizations award $1,500,000, the Merit Scholarship Program awards over $1,000,000, there are 1,000 Woodrow Wilson Fellowships awarded each year, the Elks awarded $181,000 in 1970 scholarships. In sum, the programs are varied and an estimate of the total private scholarship support would fall between $50,000,000 and $100,000,000. The publication "Need A Lift," The American Legion, Fall 1970, has a fine listing of many private and public scholarship programs.

B. Institutional Aid Programs

The latest BHE figure for scholarship, grant and other funds which come directly from the institutions of higher learning is $724,000,000 per year. This includes: Institutional grants-in-aid; Institutional scholarships; Institutional waivers of tuition or fees; Student loans from institutional funds; Institutional share of student nursing and health professions loans; Institutional share of the United Student Aid Funds, Inc., College Reserve Program; Institutional share of National Defense Student Loan Program; Institutional employment (exclusive of the Federal share of CWSP); Student wages from employment contracted by an institution with a private concern, with a provision that a given number of student jobs (not paid from College Work-Study funds) are in the contract. It does not include: Social Security Benefits to students; Payments under the "GI" Bill; Benefits to War Orphans; ROTC and NROTC Scholarships; Vocational Rehabilitation payment; Specialized programs of various Federal agencies, e.g., Bureau of Indian Affairs; Loans from outside sources; Cuban Loans; Loans under Title IV, Part B of the Higher Education Act of 1965, if the institution does not contribute financially in underwriting the guarantee; Student employment not managed and controlled by the institution; scholarships, grants, or gifts made directly to students from outside sources. The above figure is obtained by BHE as a regular feature of its yearly survey "Institution 1 Application to Participate in Federal Student Financial Aid Programs."

VII. Related Information Sources

A. Higher Education General Information Survey (HEGIS)/OE

The HEGIS data is collected by the National Center for Educational Statistics (NCES) on a fiscal year basis. Forms are sent out to 2,800 institutions of higher education which ask for summary information in the area of:

- Degrees and Other Formal Awards Conferred (27 page form)
- Opening Full Enrollment--full and part-time and first-time students
- Students Enrolled for Advanced Degrees (22 page form)
- Employees in Institutions of Higher Education (18 page form)
- Financial Statistics of Institutions of Higher Education
- Inventory of College and University Physical Facilities

Individual student information is not collected except for totals by male and female. Thus, HEGIS data is of little value, but is the source of total student enrollment figures. In the financial survey, the total student aid grants are given by Federal, State, and Local governments, private gifts and grants, endowment income, and other. This information could yield a good lower bound on all student aid.

B. Project SCOPE

Project SCOPE is a study of 33,965 high school students from four states, California, Illinois, Massachusetts, and North Carolina. It was administered by the Center for Research and Development in Higher Education, University of California, Berkeley. MATHEMATICA visited with Dr. Lyman A. Glenny, the Associate Director of the Center. Dr. Glenny supplied us with certain information which could be very useful for our study.

In particular, we have copies of the questionnaires which high school seniors and first year college students (part of the follow-up study) were asked to fill out.

If we are to use the data to estimate parameters for the existing ESAM model, it is most crucial that the data be available as a function of family income and student aptitude. Project SCOPE data does, indeed, satisfy this requirement.

In the following discourse, we shall refer to question numbers taken from the following three Project SCOPE questionnaires:

(1) A Study of Students, Student Questionnaire Grade Twelve, Part One,

(2) A Study of Students, Student Questionnaire Grade Twelve, Part Two, and

(3) A Study of Students, College Questionnaire 1970.

The first two of these have a consecutive numbering scheme, the first going from 1 to 75 and the second from 76 to 169. The third questionnaire has 110 questions. In referring to a specific question from a particular questionnaire, we shall refer to it in the form (a)-n, where "a" is the questionnaire number and "n" is the number of the question on that questionnaire.

It is our intention here to cite those questions which we think would be useful in our study. Whether or not the data is eventually used would remain to be seen.

Question (1)-2 asks the student for his grade average as given in his records. This would be used as the main indicator (and possibly the sole indicator) of the student's aptitude. Question (1)-4 asks for the student's evaluation of his ability to do college work. Here we have one ingredient in the measure of the propensity to attend college. Questions (1)-45 through (1)-51 ask for the length of time before the student expects to:

(a) graduate from high school,

(b) enter a business or vocational school,

(c) enter a junior or community college,

(d) enter a four-year college or university as a freshman,

(e) transfer from a two-year to a four-year college or university,

(f) graduate from a four-year college or university, and

(g) continue on for a graduate degree at a college or university.

As with question (1)-4, these data could be utilized in the determination of the propensity to attend college.

Questionnaire (2) offers data on financial matters. Question (2)-151 asks about money saved to pay for the student's education after high school. It allows the student to answer

(a) Yes, I save regularly,

(b) Yes, I save occasionally,

(c) No, my parents will take care of it, and

(d) No, I don't plan to go beyond high school.

Such data may be useful in classifying students into groups of "Willingness and/or ability to pay." Question (2)-162 is actually a group of sixteen questions, all of which are concerned with the student's expectation of college costs and availability of funds. The student is given a classification of a cost or a source of funds and asked to specify one of ten dollar amount groups that applies to that classification. These data might prove helpful to determine crude estimates of the anticipated gap between expenses and available funds. The next question, (2)-163 asks simply, "If you wanted to attend college next year, would you have the money to do so?" It will be interesting to find out to what proportion of the students polled felt that they would or would not have the funds. Furthermore, it will be especially

interesting to compare the answer to this and the previous questions with those given by the same student a year later, when he is asked to fill out the third questionnaire while in college. In that questionnaire, which we shall now discuss, the student is asked about actual expenses and how he met them.

Question (3)-6 asks whether or not the student intends to continue college the following year. Question (3)-18 asks him to specify whether he is:

(a) full-time, day,

(b) full-time, night,

(c) full-time, day and night

(d) part-time, day or

(e) part-time, night.

We might be able to incorporate the data to make our enrollment model (in the third phase of the project) reflect the above grouping. If it is feasible, it would certainly be useful, for the financial needs of each of the above groups are different. Questions (3)-19 and (3)-20 ask for the number of semester or quarter units completed by the end of the current term. The next question asks for the student's current academic standing. These last three questions could be used with those preceding them to help determine the length of time a student of certain classifications will need to complete his studies. Question (3)-22 asks for the student's grade average. This could be compared with his answers to questions (1)-2 and (1)-4 which asked for the student's high school grade average and his opinion on his ability to do college work. As stated earlier, such data should be helpful to determine the propensity to attend college, for it will indicate how well a student evaluate his abilities. Both of these play important roles in the student's decision to attend college. Question (3)-27 asks what the highest

degree the student expects to attain. From this, of course, we would obtain estimates of the length of time the student would be in college. Question (3)-42 asks for the amount the student expected college expenses to be, what they actually turned out to be, and how he met the unexpected costs. These data should be very useful in determining the true financial needs of the student and his ability to foresee such costs.

Dr. Glenny informed us that the Center would not release its raw data to us. However, it would seem that the Center should allow MATHEMATICA to support one of its students while he extracts the analysis that we would desire. As of this date, we have not yet approached the Center with this thought.

In summation, Project SCOPE does offer the Student Aid study valuable information that would be most useful in our determination of parameters of the existing ESAM model and in our formulation and evaluation of changes to the model.

C. Project TALENT

Project TALENT was organized in 1958 at the University of Pittsburgh, in Pittsburgh, Pennsylvania. The purpose of thestudy was to gather continuing information about a great number of high school students throughout the entire United States. The period of time over which the study would be taken was originally intended to be twenty years. However, due to lack of funds the time span of the study has decreased.

In 1960, the first year for which data was gathered, some 440,000 high school students in the ninth through the twelfth grades were tested. The following year, a one-year follow-up study was done for the graduating class of 1960. In 1962, a one-year follow-up (since graduation) study was done for the graduating class of 1961. Two more years resulted

in similar studies for the classes of 1962 and 1963. In 1965, a five-year follow-up (after graduation) study was done on the class of 1960. During each of the next three years, a five-year follow-up study was done on classes of 1961, 1962, and 1963. No more data gathering is anticipated.

As of this writing, results of the studies through 1966 (the five-year follow-up of the class of 1961) have been completed, and MATHEMATICA has obtained summary analyses that have been released by the American Institute of Research, a Palo Alto, California based outfit which has taken over the administration of Project TALENT. We have also obtained the very detailed documents (1) The Talents of American Youth, Design for a Study of American Youth, and, (2) Project TALENT, the American High School Student. The first of these is a book published in 1962 which describes the method by which the group of students was selected and the original set of tests administered in 1960. The second document, published in 1964, is a very extensive description of the results of the original tests. MATHEMATICA has studied these documents along with the questionnaires sent to each graduating class of the study during all the subsequent years, and is now ready to make its recommendations regarding the extent to which we feel we can draw upon TALENT data.

The original tests given in 1960 contained 394 questions on the background, plans, and aspirations of the student. We will draw upon some of these answers in an attempt to estimate parameters associated with the propensity to attend college, the length of time to remain in college, and the expected costs. Since Project TALENT tests were designed to evaluate the scholastic ability of the student, we would use their overall rating of the student's aptitude in assigning him to an aptitude group. Family income was queried in questions 173 - 175. At this point in time, we are not willing to make a judgment on the validity of the student's answers. But his answers are the only means we have by which to judge family income. Questions 237,

297 - 305 and 394, ask about the likelihood of attending college and the type of college if the student intends to enroll. He is also asked what the greatest amount of education he expects to receive is. Such data, of course, would help to estimate the propensity to attend college and the length of time the student expects to remain there.

The five-year follow-ups also contain valuable information for our study. As in the case of the one-year follow-ups, similar information is requested on all four of the five-year follow-ups and insofar as question numbers are concerned, we shall refer to the first of these, that which was administered to the class of 1960.

Question 19 asks if the respondant has attended college since leaving high school, and question 22 asks for the college degrees that he has either received as of that date or intends to receive. These two questions will help our estimate of the likelihood of attending college and the length of time a student will attend. Question 26 asks if the respondant is enrolled in a college or university this term. This question, too, will help in estimating the length of time in college. Question 27 asks whether or not he held a job during the last year of college. The next question asks whether or not he held a job during the last year of college. The next question asks whether or not he held a job during the last year of college. The next question asks for the present class status. This question, along with the previous ones will help to estimate the length of time in college. The next question, number 29, asks for the undergraduate grade average. It would be interesting to correlate this average with the high school average and other indicators of the student's abilities. Question 30 asks the respondant to indicate whether or not he received funds from ten different sources. There are two drawbacks to data from this question: (1) no amounts are asked for, and (2) the question does not appear in the five-year follow-up for the class of 1963. Since data

is not yet available for the five-year follow-ups for the classes of 1962 and 1963, it is rather academic to lament over the second of these drawbacks for the purpose of the current study. But the first does limit the value of the data to us.

Question 306 asks if the student would be willing to take out a loan to attend college if there were no other way to attend. Questions 375 - 381 ask about the size of the loan the student would be willing to take on, the rate of interest and the length of time he would desire in order to pay it back. It is our opinion that these seven questions will be of limited use, since it is our untested hypothesis that a high school student has little if any understanding of interest rates and the amount he could actually afford to pay back each year to the lending institution. Nevertheless, questions 375 and 376 do give an indication of the total amount the student has in mind as limits to what he might borrow, and this could be useful information. Questions 382 and 383 ask how much money the student thinks he needs for college expenses such as tuition, books, fees and room and board. The next six questions ask for the percent of the funds the student will draw upon which will come from various sources, including parents, scholarships, loans, savings, and work while attending college.

Each of the four one-year follow-up questionnaires is slightly different from the others, but for the most part, they ask for the same information. There is one very unfortunate exception (for our purpose) to this and it will be pointed out later. Notwithstanding this last comment, since the information contained in the questionnaire is very much the same, we shall refer to the question numbers of the first one-year follow-up, that for the class of 1960.

Questions 1, 2, 4, and 5 ask whether the student graduated from high school and what, if any, type of college he enrolled in. Question 6 asks for the reason, if any, for not attending college. Question 40 asks for the number of college credits the student will have obtained by one year

after high school graduation, and question 45 asks which college degrees the student intends to receive. These last two questions will help to measure the length of time that the student will be in college, while the previous questions will help to measure the likelihood of a student attending college. Question 47 asks if the student is still in college and if not, why not. The answer to this question would shed some light on the likelihood of financial problems interfering with college education.

The amount for tuition, fees, books, and living expenses are requested in questions 49 and 50. The next question is very important, and, unfortunately, it is the question referred to above--it does not appear on the subsequent one-year follow-ups. It asks the student to tell how much money he received during his first year of college from each of ten different sources including parents or friends, savings, loans, work while attending college, grants, and, specifically it asks for the amount received from the National Defense Education Act Loan Fund. Question 52 asks if the student held a job most of the time during his first year at college, and the next question asks for his plans for the summer. This last question will give us an indication of how many students must work during the summer to attend college, for we will be able to correlate the answers to this question with those on family income and willingness and necessity to take out loans.

In order to obtain any analyses from the American Institute of Research (they will not release raw data), we must submit a letter to a committee at the Institute describing the project for which we are requesting the information. Assuming the committee would approve such a request, they would then send us an estimate of the cost to obtain the data and a contract would be signed. We have been advised that the procedure requires at least one month and possibly three before one obtains the desired analyses.

In summary, the data from Project TALENT should prove very helpful in both remaining phases of our study. Since TALENT data has already been used in part to estimate parameters for the ESAM model, its usefulness has been demonstrated. We intend to make use of the data for our estimates of parameters for the revised model as well. It is most encouraging that the TALENT sample size is as large as it is. While the data in the follow-ups is not exactly as we would have wished it would be (as commented upon above), it is still a good step in the right direction, and we shall use it to the fullest extent possible.

D. Bureau of the Census

There is a great deal of data concerning college enrollment that is available from the Bureau of the Census. However, not all of this data is directly useful for calibrating the Enrollment-Student Aid Model (ESAM) for higher education. In this section, we briefly describe the data from the Bureau of the Census which would be useful.

Current Population Reports

The Bureau of the Census publishes an annual report dealing with the October school enrollment. The data in this report differs from year to year and includes:

1) The total fall college enrollment of the population 16 to 34 years old, by whether attending full-time, year and control of college, age, and sex. This data is available for only years 1967-69.

2) The total fall college enrollment of the population 14 to 34 years old, by whether attending full-time, marital status, age, and sex. This data is available for years 1961-69.

3) Primary families by enrollment status of dependent family members 18 to 24 years old and family income. This data is available for only years 1967-69.

Bureau of Census - Columbia University Follow-Up Survey

In October 1965, the Bureau of Census conducted its monthly survey of a cross-section of U. S. households. Approximately 1,600 of these households included dependents who were enrolled in the senior year of high school at that time. The Bureau of Applied Social Research at Columbia University in conjunction with the Bureau of Census administered follow-up surveys to these students in the fall of 1966, 1968, and 1969. MATHEMATICA has acquired the original data cards from these surveys, from which we plan to obtain the following information:

1) The joint family income and aptitude distribution of 1966 high school graduates;

2) The probability that a 1966 high school graduate in particular income and aptitude groups waits $1, 2, \ldots, 4$ years before first time college enrollment;

3) The probability that a student in particular income and aptitude groups is enrolled in college during the n^{th} year after first time enrollment for $n = 1, 2, \ldots, 4$;

4) The conditional probability that a student in particular income and aptitude groups enrolled in an institution with a particular type and control, given that he is enrolled during the n^{th} year after first time enrollment for $n = 1, 2, \ldots, 4$.

APPENDIX A

SUMMARY OF KEY TABLES SUBMITTED BY STATE SCHOLARSHIP AGENCIES

APPENDIX A

SUMMARY OF KEY TABLES SUBMITTED BY STATE SCHOLARSHIP AGENCIES

The information furnished by the state scholarship agencies yielded limited data of general value. Some of the information can be used as weak baseline data for the ESAM model. The structure of the data, i.e., the manner in which the states collect it for their purposes, reflects a pattern of deficiencies which must first be corrected to be of any use in our modeling efforts.

We have been able to collect and categorize selected data tables by the following headings:

A-1 Family Income Distribution and Number of Dependent Children

A-2 Family Income Distribution and Aptitude Scores

A-3 Parental Contribution

A-4 Student Assets

A-5 Family Income Levels

A-6 Estimated Financial Need

A-7 Distribution of Awards

A-8 Selection of Colleges by Sex and High School Attended

A-9 Scholarship Applicants

A-10 Scholarship Awards by Aptitude Scores

A-11 Characteristics of Student Borrowers

A-12 State Scholarship Agency Operating Costs

From the model requirements point-of-view, the Minnesota Scholarship Commission appears to collect data in a form which is of great value. For their qualified applicants (5468), semi-finalists (1630) and winners (714)

for 1968, we have a breakout by high school rank and sex; SAT and sex; selection score and sex; high school attended (public/private) and college plan to attend (2, 4 year/public, private); distribution of scholarship amount of award by sex. For the same semi-finalists and winners we have tables for family income by selection score, college choice, family size, estimated financial need; and tables of estimated need by selection score. The Minnesota data and all state data is biased in that it only includes applicants who feel they are qualified under the present eligibility requirements. However, having similar tables for key states, would be of value to our work. Some consideration should be given to OE putting in formal requests (an possibly funds) to develop these tables.

TABLES A-1

FAMILY INCOME DISTRIBUTION AND NUMBER OF DEPENDENT CHILDREN

A table of Indiana prefreshmen (14, 562) by estimated net income and mean number of children. The mean is 3. 1 children. (1968-69)

A table for Minnesota state scholarship semi-finalists by family income and number of dependent children. The mean is 3. 5. Similar table for finalists. The mean is 3. 15 (1968).

A table showing the number of children in the families of Rhode Island state scholarship recipients (1961-69).

FIGURE 4

INCOME DISTRIBUTIONS AND NUMBER OF DEPENDENT CHILDREN FOR INDIANA PREFRESHMAN PARENTS' CONFIDENTIAL STATEMENTS FOR THE ACADEMIC YEAR 1968-69

Estimated Net Income	Number	Percent	No. Dependent Children Mean	S.D.
$ 0	54	0.4	2.8	1.7
1 - 2,999	385	2.7	2.2	1.5
3,000 - 4,999	847	5.9	2.5	1.7
5,000 - 7,499	2,248	15.5	3.0	1.8
7,500 - 9,999	3,661	25.2	3.2	1.8
10,000 - 12,499	3,308	22.8	3.2	1.8
12,500 - 14,999	2,123	14.6	3.2	1.6
15,000 - 17,499	1,034	7.2	3.2	1.7
17,500 - 19,999	442	3.1	3.4	1.7
20,000 - 22,499	227	1.6	3.4	1.7
22,500 - 24,999	99	0.7	3.4	1.9
25,000 - 27,499	63	0.5	3.4	2.1
27,500 - 29,999	21	0.2	3.3	1.7
30,000 - over	50	0.4	4.3	2.2
ALL INCOME LEVELS	14,562	100.0%	3.1	1.8

Source: Horch, Dwight H., Assistant Program Director, Educational Testing Service.

Table XV - Distribution of Semifinalists by Family Income and Size of Family

Family Income - Y	All Families: Mean Y Of Group	All Families: Number In Group	All Families: % Of All Families	Number Dependent Children: 1	2	3	4	5	6	7	8	9	10 or More	Mean Number Child
Not Reported		286	17.48											
$0-2999	$ 1851	63	3.85	29	16	10	2	2		1		2	1	2.30
$3000-5999	$ 4704	211	12.90	50	53	37	27	18	8	7	4	5	2	3.13
$6000-8999	$ 7501	396	24.21	55	84	90	60	48	28	10	5	11	5	3.57
$9000-11999	$10223	398	24.33	32	107	80	73	52	25	15	5	5	4	3.57
$12000-14999	$13018	165	10.09	6	44	36	35	18	15	4	2	1	4	3.73
$15000-17999	$16018	71	4.34	1	14	18	15	10	6	1	5		1	4.03
$18000-20999	$19034	31	1.89		6	3	12	6	3		1			4.03
$21000-23999	$22442	8	.49	1		2		3	1		1			4.50
$24000-26999	$24862	4	.24			1		2			1			5.25
$27000-29999	$29115	2	.12			1		1						4.00
$30000-Over	$50000	1	.06		1									2.00
Totals		1636	100.00	174	325	278	224	160	86	38	24	24	17	3.50
% Of Totals		1350*	100.00	12.89	24.07	20.59	16.59	11.85	6.37	2.82	1.78	1.78	1.26	

Mean Income* $ 9193

Median Income* $ 9038

*Of Families Reporting Income

Table XVI - Distribution of Winners by Family Income and Size of Family

Family Income-Y	All Families			Number Dependent Children										Mean Number Child
	Mean Y Of Group	Number In Group	% Of All Families	1	2	3	4	5	6	7	8	9	10 or More	
Not Reported		96	13.45											
$0-2999	$ 1696	24	3.36	15	4	2	1	1		1				1.88
$3000-5999	$ 4754	111	15.55	24	32	17	15	12	4	2	2	3	1	3.14
$6000-8999	$ 7584	172	24.09	29	38	32	22	20	14	7	3	5	2	3.55
$9000-11999	$10269	181	25.35	15	44	39	30	26	12	9	2	2	2	3.64
$12000-14999	$12926	73	10.22	5	14	20	12	10	6	1	1	1	3	3.86
$15000-17999	$16080	34	4.76		8	11	6	3	2	1	3			3.85
$18000-20999	$19038	17	2.38		3	3	9	1	1					3.65
$21000-23999	$23246	3	.42	1		1		1						3.00
$24000-26999	$24425	2	.28			1		1						4.00
$27000-29999	$29980	1	.14					1						5.00
$30000-Over			.00											
Totals		714	100.00	88	143	126	95	76	39	21	11	11	8	3.15
% Of Totals		618*	100.00	14.24	23.14	20.39	15.37	12.30	6.31	3.40	1.78	1.78	1.29	

Mean Income* $ 9214

Median Income* $ 9083

*Of Families Reporting Income

TABLE VIII

NUMBER OF CHILDREN IN THE FAMILIES OF

RHODE ISLAND STATE SCHOLARSHIP RECIPIENTS

Number of Children *	1961	1962	1963	1964	1965	1966	1967	1968	1969
1	89	85	90	85	114	111	97	115	72
2	157	159	168	182	201	152	135	151	172
3	91	87	101	147	129	136	156	142	165
4	58	48	43	79	81	89	92	68	95
5	22	23	20	36	41	48	54	44	58
6	3	7	6	13	19	22	27	24	22
7	7	8	7	7	9	6	19	13	15
8 or more	7	5	6	9	10	13	14	10	15
Married Student		1	1						1
Orphans	1					1			4
Self Supporting		1							
TOTALS	435	424	442	558	604	578	594	567	619

* Including the Rhode Island State Scholar.

TABLES A-2

FAMILY INCOME DISTRIBUTION AND APTITUDE SCORES

Tables of family income by scholarship selection score for Minnesota semi-finalists and winners (1968).

MINNESOTA STATE SCHOLARSHIPS - 1968

Table XI - Distribution of Semifinalists by Family Income and Selection Score

Family Income - Y	All Families			Selection Score								Mean Sc By Inc Group
	Mean Y Of Group	Number In Group	% Of All Families	198-197	196-195	194-193	192-191	190-189	188-187	186-185	184-183	
Not Reported		286	17.48	38	27	31	33	42	43	34	38	190
$0-2999	$ 1851	63	3.85	7	8	4	6	5	11	14	8	189
$3000-5999	$ 4704	211	12.90	35	21	30	26	26	24	25	24	190
$6000-8999	$ 7501	396	24.21	58	41	46	40	57	46	64	44	190
$9000-11999	$10223	398	24.33	70	48	44	34	54	37	51	60	190
$12000-14999	$13018	165	10.09	27	11	21	20	19	24	20	23	190
$15000-17999	$16018	71	4.34	9	8	17	4	11	9	6	7	191
$18000-20999	$19034	31	1.89	5	5	2	5	5	4	2	3	191
$21000-23999	$22442	8	.49	3	2	0	0	0	2	0	1	192
$24000-26999	$24852	4	.24	1	0	1	0	0	1	1	0	191
$27000-29999	$29115	2	.12	1	0	0	0	1	0	0	0	193
$30000-Over	$50000	1	.06	0	0	0	0	0	0	0	1	183
Totals		1636		254	171	196	168	220	201	217	209	190
% of Totals			100.00	15.5	10.4	12.0	10.3	13.4	12.3	13.3	12.8	

Mean Income* $ 9193

Median Income* $ 9038

% Of Families Reporting Income

59-60

MINNESOTA STATE SCHOLARSHIPS - 1968

Table XII - Distribution of Winners By Family Income and Selection Score

Family Income - Y	All Families			Selection Score								Mean SS By Incon Group
	Mean Y Of Group	Number In Group	% Of All Families	198-197	196-195	194-193	192-191	190-189	188-187	186-185	184-183	
Not Reported		96	13.45	22	22	23	29	0	0	0	0	194
$0-2999	$ 1696	24	3.36	7	8	5	4	0	0	0	0	195
$3000-5999	$ 4754	111	15.55	33	21	29	26	2	0	0	0	194
$6000-8999	$ 7584	172	24.09	52	40	41	37	2	0	0	0	194
$9000-11999	$10269	181	25.35	66	47	39	29	0	0	0	0	195
$12000-14999	$12926	73	10.22	26	10	21	16	0	0	0	0	194
$15000-17999	$16080	34	4.76	8	8	15	3	0	0	0	0	194
$18000-20999	$19038	17	2.38	5	5	2	5	0	0	0	0	194
$21000-23999	$23246	3	.42	2	1	0	0	0	0	0	0	197
$24000-26999	$24425	2	.28	1	0	1	0	0	0	0	0	195
$27000-29999	$29980	1	.14	1	0	0	0	0	0	0	0	198
$30000-Over		0	.00	0	0	0	0	0	0	0	0	0
Totals		714		223	162	176	149	4	0	0	0	194
% Of Totals			100.00	31.23	22.69	24.65	20.87	0.56	0	0	0	

Mean Income* $ 9214

Median Income* $ 9083

* Of Families Reporting Income

TABLES A-3

PARENTAL CONTRIBUTION

States appear to use income-contribution tables put forth by CEEB. See table sent to parents by Indiana Scholarship Committee.

Total family contribution is equal to parent's contribution plus student's summer earnings plus student's assets. Thus, financial need equals college budget minus total family contribution. See figure for estimate of tuition and fee charges for Indiana public institutions (1968).

Estimated parental contribution is less than $100 for one-third of the Iowa scholarship winners; less than $500 for half of the winners; less than $900 for three-quarters of the winners.

Irving

FIGURE 6

PARENTS' CONTRIBUTION FROM NET INCOME

Net Income Before Federal Taxes	Number of Dependent Children				
	1	2	3	4	5
$5,000	$ 250				
6,000	530				
7,000	800	$ 420			
8,000	1,090	630	$ 380	$ 220	
9,000	1,390	850	560	390	$ 310
10,000	1,690	1,080	740	550	470
11,000	2,030	1,310	930	710	620
12,000	2,420	1,540	1,120	870	770
13,000	2,800	1,760	1,310	1,040	930
14,000	3,190	2,060	1,500	1,210	1,090
15,000	3,570	2,360	1,690	1,380	1,250
16,000	3,940	2,660	1,910	1,550	1,410
17,000	4,310	2,960	2,170	1,720	1,570
18,000	4,680	3,260	2,420	1,910	1,730
19,000	5,050	3,550	2,670	2,130	1,900
20,000	5,400	3,840	2,920	2,360	2,110

Source - A Letter To Parents - Financial Aid for College, by Sidney Margolius 1970-71

The sum total of the contribution from the parent's income and assets, and the contribution from the student's summer earnings and assets equals the total family contribution for the student's education. The difference between the college budget and the total family contribution represents the financial need of the student and determines the amount of financial aid awarded by the State Scholarship Commission to the individual student. This system also determines the amount of other financial aid the student receives, in those cases where the awards are based upon a finding of financial need.

Total Family Contribution = Parent's Contribution + Student's Summer Earnings + Student's Assets

College Budget
-Total Family Contribution
Financial Need

The State Scholarship Commission Award is based upon the amount of financial need, not to exceed $800 or the amount of tuition and fees, whichever is less. State Scholarships range in size from $100 to $800 and are paid directly to the college, thereby reducing the student's obligation for tuition and fees by the amount of the award.

At a time when college expenses have risen far more rapidly than have family incomes, (See Figures 2 and 3, page 9; Table 3, page 10; and Figure 5, page 12), the reservation of scholarship and grant aid to assist financially needy students has been almost universally accepted. Scholarship and grant funds have never been adequate to fill the needs of all qualified applicants, and the gap has widened as educational aid resources have failed to keep pace with rising costs. As a result, there has been a substantial growth in the use of part-time employment* and long-term loans, singly or in

*Financing a College Education - A Guide for Counselors, College Entrance Examination Board, (page 7) 1967.

Manual for Financial Aid Officers, College Scholarship Service, 1967.

Iowa

TABLE IX

ESTIMATED PARENTAL CONTRIBUTION FOR RECIPIENTS

Academic Years 1967-69

Estimated Contribution	1967-68		1968-69		Total 1967-69	
	#	Cumul. %	#	Cumul. %	#	Cumul. %
$ 0 - $ 99	239	100.0	175	57.0	414	75.8
$100 - $199		100.0	39	69.7	39	83.0
$200 - $299		100.0	43	83.7	43	90.9
$300 - $399		100.0	40	96.7	40	98.2
$400 - $499		100.0	10	100.0	10	100.0
TOTAL	239	100.0	307	100.0	546	100.0

The estimated parental contribution toward college expenses is based on College Scholarship Service analysis of the financial information supplied on the Parents' Confidential Statement. These estimates are reviewed and adjusted, if necessary, by Commission Staff and financial aid consultants from Iowa colleges and universities.

The table at the right gives the amounts that typical families with no unusual problems should normally be able to provide toward each year of college expenses, according to the College Scholarship Service formula.

	Number of dependent children				
*Income**	*1*	*2*	*3*	*4*	*5*
$4,000	$ 220				
5,000	450	$ 220			
6,000	680	430	$ 240	$ 120	
7,000	910	640	420	290	$ 210
8,000	1,140	840	600	450	360
9,000	1,360	1,030	770	610	510
10,000	1,590	1,210	940	760	660
11,000	1,810	1,400	1,090	900	800
12,000	2,020	1,580	1,250	1,040	930
13,000	2,240	1,750	1,400	1,180	1,060
14,000	2,470	1,930	1,550	1,320	1,180
15,000	2,790	2,110	1,700	1,450	1,310
16,000	3,100	2,280	1,850	1,580	1,430
17,000	3,400	2,470	1,990	1,720	1,560
18,000	3,710	2,730	2,140	1,850	1,680
19,000	4,010	2,980	2,280	1,970	1,800
20,000	4,310	3,230	2,440	2,100	1,920

**Annual income before federal income tax.*

Estimated Parental Contribution	1969-70 #	1969-70 Cum. %	1970-71 #	1970-71 Cum. %	Total 1969-1971 #	Total 1969-1971 Cum. %
$ 0 - $ 99	167	30.8	181	33.1	348	32.1
100 - 199	37	37.7	1	33.3	38	35.6
200 - 299	44	45.9	27	38.2	71	42.1
300 - 399	34	52.2	21	42.0	55	47.2
400 - 499	40	59.6	28	47.1	68	53.5
500 - 599	30	65.2	26	51.9	56	58.7
600 - 699	24	69.7	32	57.8	56	63.9
700 - 799	35	76.2	35	64.2	70	70.3
800 - 899	35	82.7	38	71.2	73	77.0
900 - 999	37	89.5	37	78.0	74	83.8
1000 - 1099	23	93.8	19	81.5	42	87.8
1100 - 1199	15	96.6	22	85.5	37	91.1
1200 - 1299	4	97.3	18	88.8	22	93.1
1300 - 1399	3	97.9	18	92.1	21	95.0
1400 - 1499	2	98.3	15	94.8	17	96.6
1500 - 1599	3	98.8	8	96.3	11	97.6
1600 - 1999	3	99.4	13	98.7	16	99.1
2000 - 2900	3	100.0	7	100.0	10	100.0
TOTAL	539	100.0	546	100.0	1085	100.0

FIGURE 2

ESTIMATED AVERAGE TUITION AND FEE CHARGES
AT PUBLIC HIGHER EDUCATIONAL
INSTITUTIONS
AS OF OCTOBER 1968

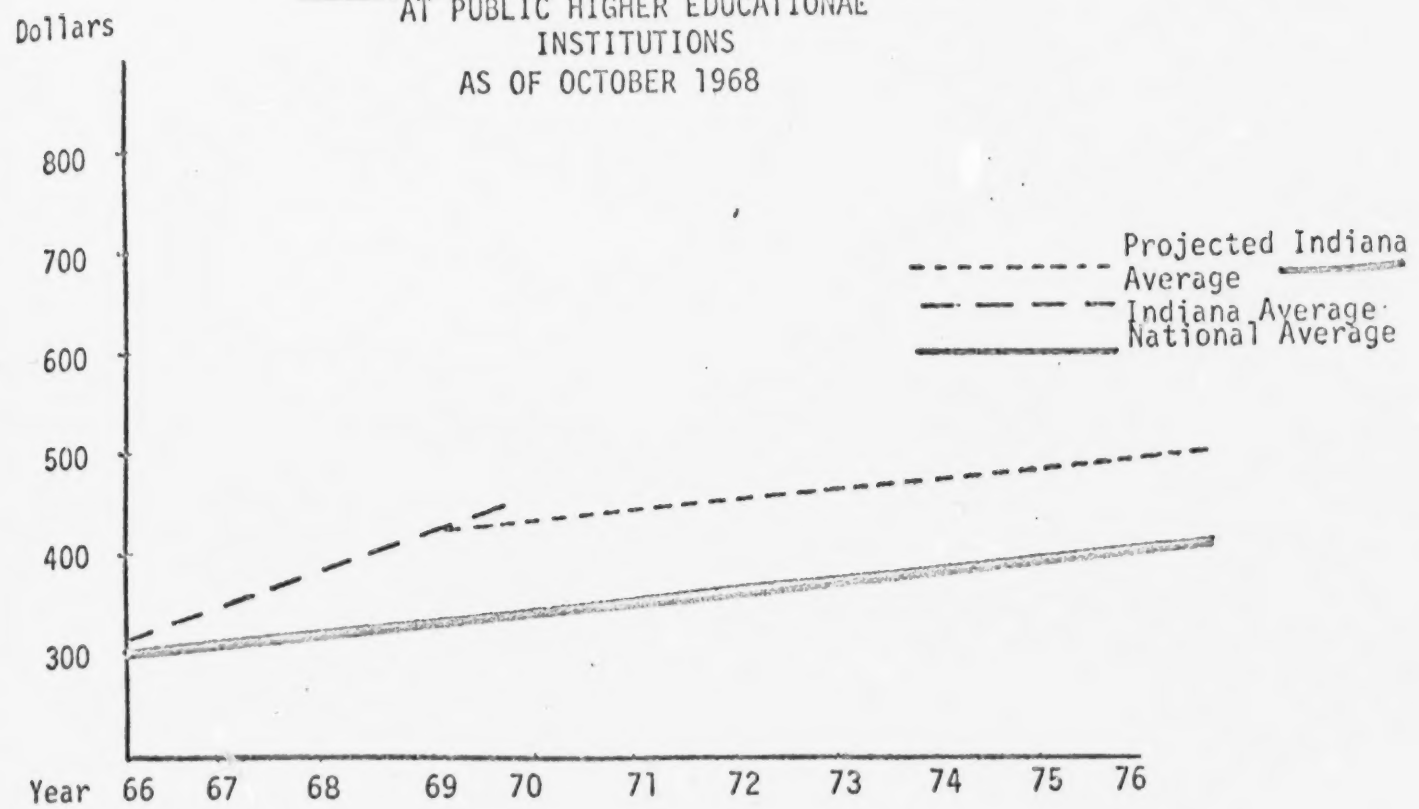
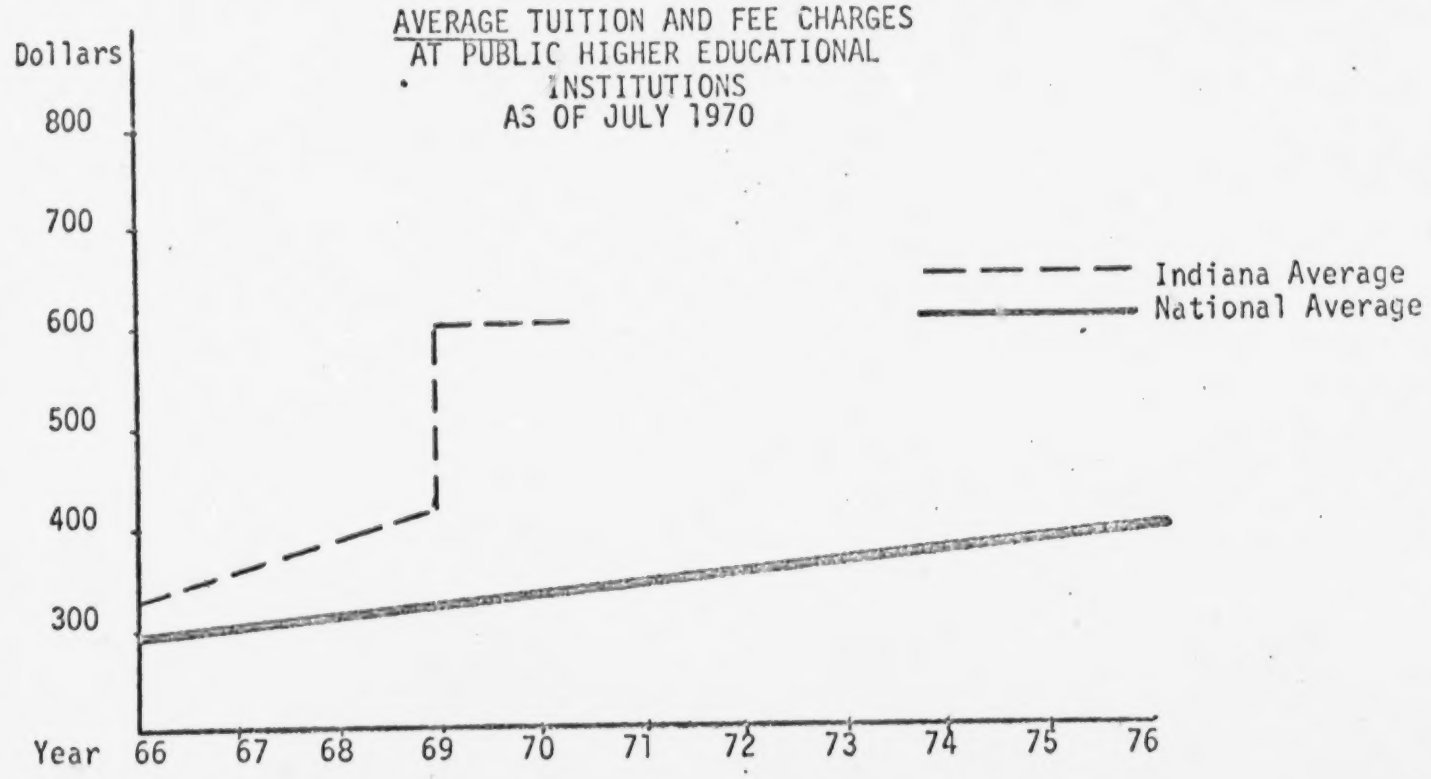


FIGURE 3

AVERAGE TUITION AND FEE CHARGES
AT PUBLIC HIGHER EDUCATIONAL
INSTITUTIONS
AS OF JULY 1970



Source: State Scholarship Commission, July 1970.

TABLES A-4

STUDENT ASSETS

Table of student's assets by estimated net income and mean number of children (3.1) for Maryland recipients.

STATE: Maryland

Estimated Net Income	Number	Percent	No. Dependent Children Mean	No. Dependent Children S.D.	Student's Assets Mean	Student's Assets S.D.
$ 0	16	0.4	3.1	2.4	$ 90	$ 190
1 - 2,999	112	2.4	1.9	1.3	300	690
3,000 - 4,999	229	4.9	2.3	1.5	310	1,030
5,000 - 7,499	474	10.1	2.7	1.7	470	3,110
7,500 - 9,999	757	16.1	2.9	1.6	390	920
10,000 - 12,499	820	17.4	3.0	1.7	570	1,910
12,500 - 14,999	735	15.6	3.1	1.6	480	960
15,000 - 17,499	532	11.3	3.3	1.8	660	1,520
17,500 - 19,999	435	9.2	3.5	1.9	700	2,200
20,000 - 22,499	266	5.7	3.3	1.8	950	2,450
22,500 - 24,999	160	3.4	3.5	1.7	710	1,450
25,000 - 27,499	86	1.9	3.7	1.9	970	2,160
27,500 - 29,999	47	1.0	4.3	2.1	1,050	2,130
30,000 - over	59	1.3	3.6	2.0	2,880	13,060
ALL INCOME LEVELS	4,731	100.0	3.1	1.8	$ 590	$ 2,330

TABLES A-5

FAMILY INCOME LEVELS:

A table of family income by number of Rhode Island scholarship recipients for 1961-69. In 1961, 88% of recipient families had incomes below $10,000; in 1969, 60%.

A table of family income by source of income and number of Iowa state scholarship recipients. (1969-70, 1970-71). In 1969-70, 83% had incomes below $10,000; in 1970-71, 68%. Iowa tables for 1967-69 indicate that for those years close to 100% of recipient families had an income of less than $10,000.

We note from Indiana, that the average net income of 1967-68 prefreshmen families was $9,840 with 3.1 average children; in 1968-69 the average was $10,440 with the same mean number of children.

A table of family income for 1970-71 freshmen Illinois scholarship and grant applicants and winners by type of college (public, private); 38% of applicants to public college had incomes below $10,000; 32% for private. Mean income of the public winners was $8,885; for the private winners, $10,882.

A table showing New York state scholarship and fellowship awards in relation to family income; similar table from Michigan.

TABLE VII

FAMILY INCOME LEVELS OF PARENTS

OF RHODE ISLAND SCHOLARSHIP RECIPIENTS

(Number of Families)

Family Income	1961	1962	1963	1964	1965	1966	1967	1968	1969
Above $20,000					1			4	
14,000 - 19,000	5	5	5	18	18	4	2	44	35
12,000 - 13,999	14	19	29	22	22	13	18	56	66
11,000 - 11,999	10	18	18	23	30	19	28	55	64
10,000 - 10,999	24	25	18	41	41	36	49	60	84
9,000 - 9,999	28	28	40	53	55	52	73	70	79
8,000 - 8,999	42	44	55	59	71	79	101	69	73
7,000 - 7,999	58	70	55	99	96	105	98	44	68
6,000 - 6,999	59	60	66	71	74	90	80	65	65
5,000 - 5,999	78	54	71	72	76	59	54	39	31
4,000 - 4,999	42	54	38	49	50	45	31	33	23
Below 4,000	75	47	47	51	70	76	60	28	31*
	435	424	442	558	604	578	594	567	619

* Includes 4 Orphans

Percent of Families with income under:

$ 5,000	26.9	23.8	19.2	17.9	19.9	13.0	15.3	10.8	8.7
8,000	63.0	67.3	62.7	61.3	60.6	64.8	54.4	36.9	35.2
10,000	87.8	84.4	84.2	81.3	81.5	87.5	83.7	61.4	59.8

INCOME	1969-70 Salary	Farm	Farm and Salary	Business	Business and Salary	Retirement Benefits	Non-Taxable Income	TOTAL #	TOTAL Cum. %	1970-71 Salary	Farm	Farm and Salary	Business	Business and Salary	Retirement Benefits	Non-Taxable Income	TOTAL #	TOTAL Cum. %	TOTAL 1969-71 #	TOTAL 1969-71 Cum. %
$ 0- 999	1	7	0	0	0	1	3	12	2.0	1	8	1	1	0	0	2	13	2.4	25	2.3
1,000- 1,999	1	14	0	0	0	1	4	20	5.7	1	5	0	0	0	0	3	9	4.0	29	5.0
2,000- 2,999	4	16	0	2	0	2	6	30	11.3	6	8	0	1	0	1	5	21	7.8	51	9.7
3,000- 3,999	5	22	2	2	0	0	3	34	17.6	4	15	0	1	0	0	3	23	12.0	57	14.9
4,000- 4,999	15	34	3	3	0	0	2	57	28.2	8	19	3	3	0	1	4	38	19.0	95	23.7
5,000- 5,999	19	26	8	5	0	0	2	60	39.4	11	28	7	2	1	0	1	50	28.2	110	33.8
6,000- 6,999	33	20	5	4	1	1	2	66	51.6	13	26	3	2	1	1	3	49	37.2	115	44.4
7,000- 7,999	31	13	11	4	0	0	1	60	62.8	33	23	1	4	0	0	0	61	48.4	121	55.5
8,000- 8,999	36	10	3	4	1	0	2	56	73.2	32	16	0	1	0	1	1	51	59.7	107	65.4
9,000- 9,999	26	14	6	4	0	0	0	50	82.5	32	17	2	2	0	0	1	54	67.6	104	75.0
10,000-10,999	16	7	2	3	0	0	0	28	87.7	31	7	2	6	0	0	0	46	76.0	74	81.8
11,000-11,999	22	2	1	2	0	0	0	27	92.7	22	6	3	4	0	0	0	35	82.4	62	87.5
12,000-12,999	12	1	2	0	0	0	0	15	95.5	33	3	1	6	0	0	0	43	90.3	58	92.8
13,000-13,999	8	2	0	1	0	0	1	12	97.7	18	2	2	1	1	0	0	24	94.7	36	96.1
14,000-14,999	6	0	0	1	0	0	0	7	99.0	8	0	1	1	0	0	0	10	96.5	17	97.7
15,000-18,000	3	0	0	2	0	0	0	5	100.0	9	1	0	2	1	0	0	13	98.9	18	99.4
18,000-21,000	0	0	0	0	0	0	0	0	100.0	3	2	1	0	0	0	0	6	100.0	6	100.0
TOTAL	236	190	43	37	2	5	26	539	100.0	265	186	27	37	4	4	23	546	100.0	1085	100.0

Table

TABLE VIII

FAMILY NET INCOME OF RECIPIENTS

1967-1969 ACADEMIC YEARS

Income	1967-68		1968-69		Total 1967-69	
	#	Cumul. %	#	Cumul. %	#	Cumul. %
$ 0- 999	11	4.6	9	3.0	20	3.6
1,000- 1,999	23	14.2	13	7.2	36	10.2
2,000- 2,999	45	33.0	33	18.0	78	24.5
3,000- 3,999	55	56.0	51	34.6	106	43.9
4,000- 4,999	46	75.2	67	56.4	113	64.6
5,000- 5,999	34	89.4	55	74.3	89	80.9
6,000- 6,999	15	95.7	41	87.7	56	91.1
7,000- 7,999	4	97.4	20	94.2	24	95.5
8,000- 8,999	2	98.3	17	99.7	19	99.0
9,000- 9,999	2	99.2	0	99.7	2	99.4
10,000-10,999	0	99.2	0	99.7	0	99.4
11,000-11,999	1	99.6	0	99.7	1	99.6
12,000-12,999	1	100.0	1	100.0	2	100.0
13,000-13,999	0	100.0	0	100.0	0	100.0
TOTAL	239	100.0	307	100.0	546	100.0

FIGURE 5

MEANS AND STANDARD DEVIATIONS IN DOLLAR AMOUNTS
FOR INCOME AND ASSETS OF INDIANA PREFRESHMAN FAMILIES
FILING THE PARENTS' CONFIDENTIAL STATEMENT
DURING 1967-68 and 68-69

ACADEMIC YEAR	NUMBER	NET INCOME		NO. OF DEPEND. CHILDREN		TOTAL ASSETS	
		Mean	S.D.	Mean	S.D.	Mean	S.D.
1967-68	12,438	$9,840	$4,670	3.1	1.8	$12,150	$14,550*
1968-69	14,562	10,440	4,680	3.1	1.8	13,000	16,040*

* The large standard deviation in the above table is due to a few families reporting relatively large assets.

Source - Horch, Dwight H., CSS A Description of Families who filed Parents' Confidential Statements with The College Scholarship Service during 1967-68 and 1968-69, April 1970.

NUMBER OF AND PERCENTAGE BY PARENTAL INCOME RANGES OF 1970-71 FRESHMEN SCHOLARSHIP AND GRANT MONETARY APPLICANTS NAMED 1970-71 SCHOLARSHIP AND GRANT MONETARY WINNERS BY TYPE COLLEGES

Illinois

INCOME RANGE (DOLLARS)	CUMULATIVE %AGE OF ALL REPORTED (INCOMES)		PUBLIC COLLEGES			PRIVATE COLLEGES		
	PUBLIC	PRIVATE	# WINNERS	# APPLICANTS	%AGE OF WINNERS	# WINNERS	# APPLICANTS	%AGE OF WINNERS
$								
UP TO $2999	3.51	2.71	622	629	99*	294	301	98*
3000 - 3999	5.68	4.85	380	389	98	234	237	99
4000 - 4999	8.22	6.80	433	455	95	210	217	97
5000 - 5999	12.24	10.01	674	720	94	340	356	96
6000 - 6999	16.72	13.94	735	803	92	419	436	96
7000 - 7999	22.80	18.35	973	1089	89	448	490	91
8000 - 8999	29.70	24.28	1052	1236	85	592	658	90
9000 - 9999	37.78	31.64	1130	1448	78	732	816	90
10000-10999	46.62	39.42	1103	1584	70	728	854	84
11000-11999	55.80	48.13	944	1645	57	813	966	84
12000-12999	64.31	57.19	677	1523	44	839	1006	83
13000-13999	71.71	65.58	463	1326	35	741	931	80
14000-14999	78.19	73.17	265	1162	23	626	842	74
15000-15999	83.31	79.31	138	917	15	436	682	64
16000-16999	87.36	84.37	71	725	10	309	561	55
17000-17999	90.63	88.07	39	586	7	180	411	44
18000-18999	93.18	90.83	21	458	5	95	306	31
19000-19999	94.81	92.92	11	291	4	58	232	25
20000-UP	100.00	100.00	7	930	.8	86	785	11
TOTALS			9738	17916	54	8180	11098	74
MEAN INCOME			$8,885	$11,721		$10,882	$12,567	
MEAN INCOME-NO NEED STUDENT			$15,578			$18,778		

*This interval includes enough emancipated students with large amounts of social security/veterans educational benefits/or child support to make the percentage of winners slightly less than normally to be expected.

Table 3

Scholarship and Fellowship Awards in relation to Income

Net Taxable Balance of Family Income[1]	Average Equivalent Gross Income[2]	Amount of Annual Award[3] Regents College Scholarship	Basic Nursing Scholarship	Medical-Dental Scholarship	Regents Fellowship
$1800 or less	$4700 or less	$1000	$500	$1000	$2500
2000	4900	980	480	975	2450
3000	6000	880	380	850	2200
4000	7100	780	280	725	1950
4800	8000	700	200	625	1750
5000	8200	680	200	600	1700
6000	9300	580	200	475	1450
7000	10,400	480	200	350	1200
8000	11,600	380	200	350	950
9000	12,700	280	200	350	700
9300	13,000	250	200	350	625
9800 or more	13,700 or more	250	200	350	500

[1]The net taxable balance is the amount of income reported on the New York State income tax return after all exemptions and deductions have been subtracted (but includes income from tax exempt securities). If more than one child is attending college, the net taxable balance is divided by the number of such children.

[2]Average equivalent gross income is estimated on assumption of total of 4 exemptions and 10% deductions for income tax purposes.

[3]These are the awards for the specific incomes listed in the table. However, awards are graduated, so that students with incomes between those listed will receive prorated awards.

EXHIBIT D

2/71

Michigan Department of Education
Student Financial Aid Services

FAMILY INCOME DISTRIBUTION
SCHOLARSHIP AND TUITION GRANT RECIPIENTS

1965-1970

INCOME	SCHOLARSHIPS					TUITION GRANTS
	1965-66	1966-67	1967-68	1968-69	1969-70	1969-70*
Under $3,000	4.9	4.3	5.3	3.9	4.5	7.5
$3,000 - $4,999	9.4	14.1	9.8	7.9	6.2	6.3
$5,000 - 6,999	21.0	28.1	21.7	16.3	11.3	9.3
$7,000 - 8,999	) 35.7**	29.2	29.1	26.8	19.4	17.2
$9,000 - 10,999	)	16.4	20.7	24.2	22.3	19.5
$11,000 - 12,999	) 19.0***	5.7	9.4	13.5	17.1	15.9
$13,000 - 14,999	5.4	2.0	3.2	5.6	10.4	11.3
$15,000 or more	4.6	0.2	0.8	2.7	8.9	12.9

*For Tuition Grant Program, figures not available prior to 1969-70.
**The 1965-66 report shows 35.7 for income level $7,000 to $10,000.
***The 1965-66 report shows 19.0 for income level $10,000 to $13,000.

TABLES A-6

ESTIMATED FINANCIAL NEED

Tables of estimated need by selection score for Minnesota State scholarship (1968) semi-finalists and winners.

Tables of family income by estimated need for Minnesota State scholarship (1968) semi-finalists and finalists. Mean need is $821 for semi-finalists and $895 for winners.

Tables for amount of need by number of Iowa recipients for 1967-71.

Need analysis formulas for Illinois.

MINNESOTA STATE SCHOLARSHIPS - 1968

Table XIX - Distribution of Semifinalists by Estimated Need and Selection Score

Estimated Need	All Families			Selection Score								Mean S By Nee Group
	Mean Need Of Group	Number In Group	% Of All Families	198-197	196-195	194-193	192-191	190-189	188-187	186-185	184-183	
Not Computed	#	286	17.48	38	27	31	33	42	43	34	38	190
0-199	$ 22	348	21.27	50	42	44	26	46	40	50	50	190
200-499	$ 354	187	11.43	24	20	20	20	28	26	22	27	190
500-999	$ 733	308	18.83	43	30	34	38	40	42	40	41	190
1000-1499	$1235	265	16.20	42	26	31	28	31	31	42	34	190
1500-1999	$1708	133	8.13	30	7	25	11	21	13	15	11	191
2000-2499	$2198	80	4.89	15	14	9	11	10	4	10	7	191
2500-2999	$2685	27	1.65	10	5	2	1	2	2	4	1	192
3000-Over	$3000	2	.12	2	0	0	0	0	0	0	0	198
Totals		1636		254	171	196	168	220	201	217	209	190
% Of Totals			100.00	15.5	10.4	12.0	10.3	13.4	12.3	13.3	12.8	

Total Need of Semifinalists: $1,108,392

#Requested consideration for Honorary Scholarships only; Need analysis not required or made.

For Applicants Whose Need Was Computed:

Mean Need	$821
Median Need	$700
Std. Dev.	$578

:INNESOTA STATE SCHOLARSHIPS - 1968

Table XX - Distribution of Winners by
Estimated Need and Selection Score

Estimated Need	All Families			Selection Score								Mean S By Nee Group
	Mean Need Of Group	Number In Group	% Of All Families	198-197	196-195	194-193	192-191	190-189	188-187	186-185	184-183	
Not Computed	#	96	13.45	22	22	23	29	0	0	0	0	194
0-199	$ 18	149	20.87	47	38	44	20	0	0	0	0	195
200-499	$ 352	75	10.50	19	20	18	18	0	0	0	0	194
500-999	$ 733	138	19.33	41	30	30	35	2	0	0	0	194
1000-1499	$1248	119	16.67	39	26	27	25	2	0	0	0	194
1500-1999	$1708	71	9.94	29	7	24	11	0	0	0	0	195
2000-2499	$2167	48	6.72	15	14	8	11	0	0	0	0	194
2500-2999	$2690	16	2.24	9	5	2	0	0	0	0	0	196
3000-Over	$3000	2	0.28	2	0	0	0	0	0	0	0	198
Totals		714		223	162	176	149	4	0	0	0	194
% Of Totals			100.00	31.23	22.69	24.65	20.87	0.56	.00	.00	.00	

Total Need of Winners: $553,072

#Requested consideration for Honorary Scholarships only; Need analysis not required or made.

For Applicants Whose Need Was Computed:

Mean Need $895

Median Need $780

Std. Dev. $478

MINNESOTA STATE SCHOLARSHIPS - 1968

Table XVII - Distribution of Semifinalists by Family Income and Estimated Financial Need

Family Income - Y	All Families			Estimated Financial Need								Mean By In Group
	Mean Y Of Group	Number In Group	% Of All Families	$0 -199	$200 -499	$500 -999	$1000 -1499	$1500 -1999	$2000 -2499	$2500 -2999	$3000 -Over	
Not Reported	#	286	17.48									
$0-2999	$ 1851	63	3.85	1	2	15	29	2	10	4	0	$1322
$3000-5999	$ 4704	211	12.90	5	15	55	70	25	23	16	2	1323
$6000-8999	$ 7501	396	24.21	55	72	109	72	48	33	7	0	930
$9000-11999	$10223	398	24.33	125	74	76	59	51	13	0	0	681
$12000-14999	$13018	165	10.09	84	14	33	26	7	1	0	0	465
$15000-17999	$16018	71	4.34	43	8	12	8	0	0	0	0	294
$18000-20999	$19034	31	1.89	22	1	7	1	0	0	0	0	222
$21000-23999	$22442	8	.49	6	1	1	0	0	0	0	0	165
$24000-26999	$24862	4	.24	4	0	0	0	0	0	0	0	0
$27000-29999	$29115	2	.12	2	0	0	0	0	0	0	0	0
$30000-Over	$50000	1	.06	1	0	0	0	0	0	0	0	0
Totals		1636	100.00	348	187	308	265	133	80	27	2	$ 821
% Of Totals		1350*	100.00	25.78	13.85	22.81	19.63	9.85	5.93	2.00	0.15	

#Requested consideration for Honorary Scholarships only; need analysis not required or made.

*Those whose need was computed

MINNESOTA STATE SCHOLARSHIPS - 1968

Table XVIII - Distribution of Winners by Family Income and Estimated Financial Need

Family Income - Y	All Families			Estimated Financial Need								Mean N By Inc Group
	Mean Y Of Group	Number In Group	% Of All Families	$0 -199	$200 -499	$500 -999	$1000 -1499	$1500 -1999	$2000 -2499	$2500 -2999	$3000 -Over	
Not Reported	#	96	13.45									
$0-2999	$ 1696	24	3.36	1	1	6	7	0	6	3	0	$1443
$3000-5999	$ 4754	111	15.55	1	9	29	35	10	15	10	2	1368
$6000-8999	$ 7584	172	24.09	21	30	44	27	27	20	3	0	1019
$9000-11999	$10269	181	25.35	50	29	34	34	28	6	0	0	769
$12000-14999	$12926	73	10.22	35	4	15	12	6	1	0	0	549
$15000-17999	$16080	34	4.76	23	2	5	4	0	0	0	0	265
$18000-20999	$19038	17	2.38	13	0	4	0	0	0	0	0	173
$21000-23999	$23246	3	.42	2	0	1	0	0	0	0	0	283
$24000-26999	$24425	2	.28	2	0	0	0	0	0	0	0	0
$27000-29999	$29980	1	.14	1	0	0	0	0	0	0	0	0
$30000-Over		0	.00	0	0	0	0	0	0	0	0	0
Totals		714	100.00	149	75	138	119	71	48	16	2	0
% Of Totals		618*	100.00	24.11	12.14	22.33	19.25	11.49	7.77	2.59	0.32	$ 895

*Requested consideration for Honorary Scholarship only; need analysis not required or made.

*Those whose need was computed

-87-

Amount of Need	1969-70 #	Salary	Farm	Farm and Salary	Business	Business and Salary	Retirement Benefits	Non-Taxable Income	Cum. %	1970-71 #	Salary	Farm	Farm and Salary	Business	Business and Salary	Retirement Benefits	Non-Taxable Income	Cum. %	Total 1969-1971 #	Cum. %
$2,600 - 3,600	14	6	6	1	1	0	0	0	2.4	25	9	15	0	0	0	0	1	4.6	39	3.6
2,500 - 2,599	9	3	3	3	0	0	0	0	3.9	6	3	2	0	0	0	0	1	5.7	15	5.0
2,400 - 2,499	9	4	3	0	0	0	1	1	5.5	12	5	5	1	0	0	0	1	7.9	21	6.9
2,300 - 2,399	11	5	2	0	1	1	0	2	7.6	11	2	7	1	1	0	0	0	9.9	22	8.9
2,200 - 2,299	17	10	6	0	1	0	0	0	10.8	9	5	3	0	1	0	0	0	11.6	26	11.3
2,100 - 2,199	3	0	2	0	1	0	0	0	11.3	12	6	6	0	0	0	0	0	13.8	15	12.7
2,000 - 2,099	11	6	3	1	0	0	0	1	13.4	9	4	5	0	0	0	0	0	15.5	20	14.5
1,900 - 1,999	11	7	1	2	0	0	0	1	15.4	12	7	1	1	1	0	0	2	17.7	23	16.6
1,800 - 1,899	8	4	3	0	0	0	0	1	16.9	24	10	7	1	4	0	0	2	22.1	32	19.5
1,700 - 1,799	5	3	2	0	0	0	0	0	17.8	18	9	2	3	1	0	0	3	25.4	23	21.6
1,600 - 1,699	18	6	4	5	2	0	1	0	21.2	13	6	5	1	0	0	0	1	27.8	31	24.5
1,500 - 1,599	16	6	7	2	1	0	0	0	24.2	54	19	23	7	1	0	1	3	37.7	70	31.0
1,400 - 1,499	25	4	11	3	4	0	0	3	28.8	37	10	16	0	6	0	1	4	44.5	62	36.7
1,300 - 1,399	56	8	35	5	4	0	1	3	39.2	30	16	6	4	2	1	1	0	50.0	86	44.6
1,200 - 1,299	46	16	19	3	3	0	1	4	47.8	24	7	13	1	1	0	0	2	54.4	70	51.1
1,100 - 1,199	21	9	11	0	1	0	0	0	51.7	21	7	10	2	0	1	0	1	58.2	42	55.0
1,000 - 1,099	27	14	11	1	1	0	0	0	56.7	38	25	7	0	5	0	1	0	65.2	65	61.0
900 - 999	34	14	11	5	0	1	0	3	63.1	18	5	10	2	1	0	0	0	68.5	52	65.8
800 - 899	33	20	8	3	1	0	0	1	69.2	16	11	4	0	1	0	0	0	71.4	49	70.3
700 - 799	23	9	11	0	2	0	0	1	73.5	34	23	7	1	2	0	0	1	77.6	57	75.6
600 - 699	28	14	7	3	3	0	1	0	78.7	29	18	7	0	3	0	0	1	82.9	57	80.9
500 - 599	29	14	6	2	4	0	0	3	84.1	29	19	6	1	3	0	0	0	88.2	58	86.2
400 - 499	29	15	8	1	4	0	0	1	89.5	16	10	5	1	0	0	0	0	91.1	45	90.3
300 - 399	30	22	5	1	1	0	0	1	95.1	21	13	6	0	2	0	0	0	94.9	51	95.0
200 - 299	16	12	3	0	1	0	0	0	98.1	13	8	3	0	1	1	0	0	97.3	29	97.7
75 - 199	10	5	2	2	1	0	0	0	100.0	15	8	5	0	1	1	0	0	100.0	25	100.0
TOTAL	539	236	190	43	37	2	5	26	100.0	546	265	186	27	37	4	4	23	100.0	1085	100.0

TABLE X

FINANCIAL NEED OF RECIPIENTS

1967-69 ACADEMIC YEARS

	1967-68 ''		1968-69		Total 1967-69	
Amount of Need	#	Cumul. %	#	Cumul. %	#	Cumul. %
$2,500 - 3,000	6	2.5	8	2.6	14	2.6
2,400 - 2,499	4	4.2	7	4.9	11	4.6
2,300 - 2,399	8	7.5	3	5.9	11	6.6
2,200 - 2,299	4	9.2	5	7.5	9	8.3
2,100 - 2,199	7	12.1	3	8.5	10	10.1
2,000 - 2,099	14	18.0	6	10.4	20	13.8
1,900 - 1,999	12	23.0	3	11.4	15	16.5
1,800 - 1,899	2	23.8	14	15.9	16	19.4
1,700 - 1,799	14	29.7	4	17.2	18	22.7
1,600 - 1,699	3	31.0	9	20.1	12	24.9
1,500 - 1,599	1	31.4	19	26.2	20	28.6
1,400 - 1,499	14	37.3	26	34.7	40	35.9
1,300 - 1,399	48	57.4	53	52.0	101	54.4
1,200 - 1,299	62	83.3	39	64.7	101	72.9
1,100 - 1,199	23	92.9	46	79.7	69	85.5
1,000 - 1,099	6	95.4	34	90.8	40	92.8
900 - 999	6	97.9	19	97.0	25	97.4
800 - 899	5	100.0	3	98.0	8	98.9
700 - 799			2	98.7	2	99.3
600 - 699	—	—	4	100.0	4	100.0
TOTAL	239	100.0	307	100.0	546	100.0

Financial Need = College budget - student's total estimated resources.

ILLINOIS

FUNDAMENTAL ESSENTIALS OF NEED ANALYSIS FORMULA

- - HOW MANY, IF ANY, DOLLARS FROM FAMILY INCOME AND/OR ASSETS ARE THEORETICALLY AVAILABLE TO MEET COLLEGE COSTS?

- - HOW MUCH SHOULD THE APPLICANT CONTRIBUTE AS SELF-HELP?

The formula below contains the basic essentials for about 90% of all ISSC applicants: Farm Owners or Tenants, Business Owners, and Students receiving large amounts of Veterans' or Social Security payments would not find the steps below as accurate a guideline since their circumstances would require special treatment.

TO DETERMINE EXPECTATION FROM PARENTAL INCOME -

(1) - Add all Taxable and Non-Taxable Income

(2) - Subtract a) Federal/State Income Taxes b) Maintenance Allowance ($2000 plus $600 for each tax dependent parent and child) c) Special Needs (If mother or widower is working, 25% of such earnings to a maximum of $2000) d) Sibling Schooling (If sibling is at private college-subtract $2000; if public college-subtract $1000; if elementary or secondary private - tuition to a maximum of $500) e) $600 for any tax dependent not own child, spouse or self f) Extra-ordinary Expenses (The difference, if positive, between 10% of total income and itemized deductions on federal income tax forms)

(3) - To determine approximate dollars from income available for college costs, subtract (2) from (1) above and apply the following multipliers to the remainder: $2000 or less-20%; $2000 to $4000-22%; $4000 to $6000-24%; $6000 to $7000-26%; $7000 to $8000-28%; and $8000-up-30%

TO DETERMINE EXPECTATION FROM PARENTAL ASSETS -

(1) - Add all equity or value of assets (include Home Equity, Other Real Estate Equity, Savings and Investments, Business and/or Farm Equity, and Student Assets (if above $500)

(2) - Subtract a) For Emergencies ($500 each for every tax dependent member of family including parents) b) If a widow or widower, subtract an additional $15,000 c) According to father's or widow's age, subtract a thrift or retirement allowance as follows:
Age up to 24 - $4000; 25-29 - $6000; 30-34 - $8000; 35-39 - $10000; 40-44 - $12000; 45-49 - $14000; 50-54 - $16000; 55-59 - $18000; 60-64 - $20000; and 65-up - $22000

(3) - To determine approximate dollars from assets available for college costs, to any remainder after the above subtraction - divide the remainder by the number which is eight times the number of parents plus four times the number of tax dependent children

TO DETERMINE EXPECTATION FROM THE APPLICANT -

(1) - One-fourth of the total college cost of the applicant's choice with a minimum of $500 and a maximum of $1000. If family income is less than $6000 and there is no expectation from assets, $500 is expected regardless of college costs

TO DETERMINE ISSC AWARD -

(1) - From the specific college cost of the institution of the applicant's choice (cost is about $1725 plus tuition and mandatory fees); subtract expectation from income, assets and self-help. Difference determines award. As other scholarships are received they are included in the formula

(2) - Remember - Awards cannot exceed tuition and mandatory fees. $1200 is maximum when tuition and fees is greater than $1200. Awards less than $1200 in $150 intervals are also announced based upon financial need.

TABLE A-7

DISTRIBUTION OF AWARDS

Table of amount of award for Minnesota State Scholarships (1968) by sex.

MINNESOTA STATE SCHOLARSHIPS - 1968

Table VIII - Distribution of Scholarships by Amount of Award

Amount of Award	Men				Women				Total			
	n	%	$	%	n	%	$	%	N	%	$	%
$800 (1)	59	46.83	47,200	61.58	125	42.96	100,000	57.69	184	44.12	147,200	58.88
$775					4	1.38	3,100	1.79	4	.96	3,100	1.24
$750					2	.69	1,500	.86	2	.48	1,500	.60
$725	1	.79	725	.95	1	.34	725	.42	2	.48	1,450	.58
$700	1	.79	700	.91					1	.24	700	.28
$675	1	.79	675	.88	1	.34	675	.39	2	.48	1,350	.54
$650					2	.69	1,300	.75	2	.48	1,300	.52
$625	1	.79	625	.82	1	.34	625	.36	2	.48	1,250	.50
$600					3	1.03	1,800	1.04	3	.72	1,800	.72
$575					1	.34	575	.33	1	.24	575	.23
$550	1	.79	550	.72	2	.69	1,100	.63	3	.72	1,650	.66
$525	2	1.59	1,050	1.37					2	.48	1,050	.42
$500	4	3.17	2,000	2.61	3	1.03	1,500	.86	7	1.68	3,500	1.40
$475 (2)	31	24.60	14,725	19.21	64	21.99	30,400	17.54	95	22.78	45,125	18.05
$450	1	.79	450	.59	3	1.03	1,350	.78	4	.96	1,800	.72
$425					4	1.38	1,700	.98	4	.96	1,700	.68
$400 (3)	9	7.14	3,600	4.70	40	13.75	16,000	9.23	49	11.75	19,600	7.84
$375	3	2.38	1,125	1.47	3	1.03	1,125	.65	6	1.44	2,250	.90
$350 (4)	3	2.38	1,050	1.37	15	5.15	5,250	3.03	18	4.32	6,300	2.52
$325					6	2.06	1,950	1.12	6	1.44	1,950	.78
$300					2	.69	600	.35	2	.48	600	.24
$275	1	.79	275	.36	2	.69	550	.32	3	.72	825	.33
$250	5	3.97	1,250	1.63	1	.34	250	.14	6	1.44	1,500	.60
$225	2	1.59	450	.59	3	1.03	675	.39	5	1.20	1,125	.45
$200 (5)	1	.79	200	.26	3	1.03	600	.35	4	.96	800	.32
Total Monetary	126	100.00	76,650	100.00	291	100.00	173,350	100.00	417	100.00	250,000	100.00
Total Honorary (6)	134				163				297			
Total-All Awards	260		76,650		454		173,350		714		250,000	

(1) Maximum Award in Private College, (2) Maximum Award in U. of Minn., (3) Maximum Award in State 4-yr. College, (4) Maximum Award in State 2-yr. College, (5) Minimum Award in Any College, (6) Honorary only.

TABLES A-8

SELECTION OF COLLEGES BY SEX AND HIGH SCHOOL ATTENDED

For Minnesota qualified applicants, semi-finalists and winners (1968), distribution by sex, type of high school attended and type of college they plan to attend.

For Minnesota (1968), distribution of scholarship winners by family income and college choice (public, private, 2-4 year).

MINNESOTA STATE SCHOLARSHIPS - 1968

Table V - Distribution of Qualified Applicants by Sex, by Type of High School Attended and by Type of College They Plan to Attend

Type of College	Attended Public High School				Attended Private High School				All High Schools			
	Men	Women	Total	%	Men	Women	Total	%	Men	Women	Total	%
(a) Public - 2 Year	128	253	381	7.77	8	6	14	2.49	136	259	395	7.2
(b) Public - 4 Year	1367	1913	3280	66.87	113	222	335	59.50	1480	2135	3615	66.1
(1) Public - Total	1495	2166	3661	74.64	121	228	349	61.99	1616	2394	4010	73.3
%			66.95				6.38				73.33	
(a) Private - 2 Year	6	16	22	0.45	5	3	8	1.42	11	19	30	.5
(b) Private - 4 Year	478	744	1222	24.91	90	116	206	36.59	568	860	1428	26.1
(2) Private - Total	484	760	1244	25.36	95	119	214	38.01	579	879	1458	26.6
%			22.75				3.92				26.67	
Sum (a)-Jr. Colleges	134	269	403	8.22	13	9	22	3.91	147	278	425	7.7
Sum (b)-4 Yr. Colleges	1845	2657	4502	91.78	203	338	541	96.09	2048	2995	5043	92.2
Sum (1&2)-All Colleges	1979	2926	4905	100.00	216	347	563	100.00	2195	3273	5468	100.0
%			89.70				10.30				100.00	

MINNESOTA STATE SCHOLARSHIPS - 1968

Table VI - Distribution of Semifinalists by Sex, by Type of High School Attended and by Type of College They Plan to Attend

Type of College	Attended Public High School				Attended Private High School				All High Schools			
	Men	Women	Total	%	Men	Women	Total	%	Men	Women	Total	%
(a) Public - 2 year	24	48	72	5.05	3		3	1.42	27	48	75	4.58
(b) Public - 4 year	326	488	814	57.12	33	78	111	52.61	359	566	925	56.54
(1) Public - Total	350	536	886	62.17	36	78	114	54.03	386	614	1000	61.12
%			54.15				6.97				61.12	
(a) Private - 2 year	2	4	6	0.42	3		3	1.42	5	4	9	0.55
(b) Private - 4 year	199	334	533	37.41	32	62	94	44.55	231	396	627	33.33
(2) Private - Total	201	338	539	37.83	35	62	97	45.97	236	400	636	38.88
%			32.95				5.93				38.88	
Sum (a)-Jr. Colleges	26	52	78	5.47	6		6	2.84	32	52	84	5.13
Sum (b)-4 Yr. Colleges	525	822	1347	94.53	65	140	205	97.16	590	962	1552	94.87
Sum (1&2)-All Colleges	551	874	1425	100.00	71	140	211	100.00	622	1014	1636	100.00
%			87.10				12.90				100.00	

MINNESOTA STATE SCHOLARSHIPS - 1968

Table VII - Distribution of Winners by Sex, by Type of High School Attended and by Type of College they Plan to Attend

	Type of College	Attended Public High School				Attended Private High School				All High Schools			
		Men	Women	Total	%	Men	Women	Total	%	Men	Women	Total	%
(a)	Public - 2 Years	5	19	24	3.89		1	1	1.04	5	20	25	3.5(
(b)	Public - 4 Year	129	188	317	51.29	14	35	49	51.04	143	223	366	51.2(
(1)	Public - Total	134	207	341	55.18	14	36	50	52.08	148	243	391	54.76
	%			47.76				7.00				54.76	
(a)	Private - 2 Year		1	1	0.16	1		1	1.04	1	1	2	0.28
(b)	Private - 4 Year	97	179	276	44.66	14	31	45	46.88	111	210	321	44.9(
(2)	Private - Total	97	180	277	44.82	15	31	46	47.92	112	211	323	45.24
	%			38.80				6.44				45.24	
	Sum (a)-Jr. Colleges	5	20	25	4.05	1	1	2	2.08	6	21	27	3.78
	Sum (b)-4 Yr. Colleges	226	367	593	95.95	28	66	94	97.92	254	433	687	96.22
	Sum (1&2)-All Colleges	231	387	618	100.00	29	67	96	100.00	260	454	714	100.00
	%			86.56				13.44				100.00	

MINNESOTA STATE SCHOLARSHIPS - 1968

Table XIV - Distribution of Winners By Family Income and College Choice

Family Income	All Families			College Choice			
				Public		Private	
	Mean Income Of Group	Number In Group	% Of All Families	2-Year	4-Year	2-Year	4-Year
Not Reported		96	13.45	7	47		42
0-2,999	1,696	24	3.36	1	13		10
3,000-5,999	4,754	111	15.55	8	63	1	39
6,000-8,999	7,584	172	24.09	3	95		74
9,000-11,999	10,269	181	25.35	4	86		91
12,000-14,999	12,926	73	10.22	2	35	1	35
15,000-17,999	16,080	34	4.76		18		16
18,000-20,999	19,038	17	2.38		7		10
21,000-23,999	23,246	3	.42		1		2
24,000-26,999	24,425	2	.28		1		1
27,000-29,999	29,980	1	.14				1
30,000-Over		0	.00				
Totals		714	100.00	25	366	2	321
% Of Totals		100.00		3.50	51.26	0.28	44.96

TABLES A-9

SCHOLARSHIP APPLICANTS

For Minnesota (1968), Tables of distribution of qualified applicants, semi-finalists and winners by sex and high school rank; by Minnesota SAT; by selection score.

MINNESOTA STATE SCHOLARSHIPS - 1968

Table II - Distribution of Qualified Applicants, Semifinalists, and Winners by Sex and by High School Rank

High School Rank (percentile)	Applicants				Semifinalists				Winners			
	Men	Women	Total	%	Men	Women	Total	%	Men	Women	Total	%
99 - 98	346	511	857	15.67	268	375	643	39.30	172	253	425	59.52
97 - 96	198	359	557	10.19	116	210	326	19.93	49	117	166	23.25
95 - 94	222	345	567	10.37	98	164	262	16.02	27	56	83	11.63
93 - 92	189	354	543	9.93	57	128	185	11.31	12	28	40	5.60
91 - 90	191	307	498	9.11	41	78	119	7.27				
89 - 88	174	256	430	7.86	26	36	62	3.79				
87 - 86	153	241	394	7.20	12	15	27	1.65				
85 - 84	139	219	358	6.55	4	8	12	0.73				
83 - 82	155	187	342	6.25								
81 - 80	130	170	300	5.49								
79 - 78	146	142	288	5.27								
77 - 76	96	114	210	3.84								
75	56	68	124	2.27								
Totals	2195	3273	5468	100.00	622	1014	1636	100.00	260	454	714	100.00
Average	89	89	89		95	95	95		97	97	97	
Median	90	91	91		97	97	97		98	98	98	
Std. Dev.	7.24	6.93	7.06		3.50	3.39	3.43		1.87	1.91	1.90	

MINNESOTA STATE SCHOLARSHIPS - 1968

Table III - Distribution of Qualified Applicants, Semifinalists and Winners by Sex and by Score on Minnesota Scholastic Aptitude Test (MSAT)

MSAT (percentile score)	Applicants				Semifinalists				Winners			
	Men	Women	Total	%	Men	Women	Total	%	Men	Women	Total	%
99 - 97	299	491	790	14.45	259	458	717	43.83	177	328	505	70.73
96 - 94	198	255	453	8.28	158	209	367	22.43	74	96	170	23.81
93 - 91	174	288	462	8.45	99	179	278	16.99	9	30	39	5.46
90 - 88	225	294	519	9.49	79	138	217	13.27				
87 - 85	75	100	175	3.20	17	20	37	2.26				
84 - 82	142	225	367	6.71	10	10	20	1.22				
81 - 79	73	118	191	3.49								
78 - 76	140	221	361	6.60								
75 - 73	57	104	161	2.95								
72 - 70	57	88	145	2.65								
69 - 67	71	110	181	3.31								
66 - 64	59	97	156	2.85								
63 - 61	138	178	316	5.78								
60 - 58	65	74	139	2.54								
57 - 55	49	76	128	2.29								
54 & below	373	554	927	16.96								
Totals	2195	3273	5468	100.00	622	1014	1636	100.00	260	454	714	100.00
Average	75	76	75		94	94	94		97	97	97	
Median	82	82	82		96	96	96		98	98	98	
Std. Dev.	20.76	20.56	20.57		3.95	3.99	3.98		1.91	2.00	1.97	

MINNESOTA STATE SCHOLARSHIPS - 1963

Table IV - Distribution of Qualified Applicants, Semifinalists and Winners by Sex and by Selection Score

Selection Score	Applicants				Semifinalists				Winners			
	Men	Women	Total	%	Men	Women	Total	%	Men	Women	Total	%
193 - 195	156	268	424	7.74	156	268	424	25.92	137	248	385	53.92
194 - 191	144	220	364	6.66	144	220	364	22.25	123	202	325	45.52
190 - 187	162	260	422	7.72	162	260	422	25.79		4	4	0.56
186 - 183	160	266	426	7.79	160	266	426	26.04				
182 - 179	153	217	370	6.77								
178 - 175	150	224	374	6.84								
174 - 171	145	219	364	6.66								
170 - 167	131	156	287	5.25								
165 - 163	113	184	297	5.43								
162 - 159	113	148	261	4.77								
158 - 155	94	137	231	4.22								
154 - 151	93	160	253	4.63								
150 - 147	88	119	207	3.78								
146 - 143	84	111	195	3.57								
142 - 139	71	107	178	3.25								
138 & below	338	477	815	14.92								
Totals	2195	3273	5468	100.00	622	1014	1636	100.00	260	454	714	100.00
Average	164	165	165		190	190	190		194	194	194	
Median	170	171	171		190	190	190		195	195	195	
Std. Dev.	21.69	26.31	25.54		4.76	4.80	4.78		2.40	2.51	2.47	

TABLES A-10

SCHOLARSHIP AWARDS BY APTITUDE SCORES

Tables for Rhode Island Scholarship winners (1969) in terms of SAT scores. Also, for rank in class.

Tables for Iowa Scholarship winners (1967-69) in terms of grade point average and ACT scores. Also, class rank and ACT scores for Iowa 1969-71.

Rhode Island

TABLE X

SUMMARY OF 2 V + M SCORE DATA

1969

2 V + M	Stipend Winners	Honorary Awardees	Decliners	Semifinalist Losers	Total
2300-2399	1	1			2
2200-2299	4	2		4	10
2100-2199	23	6	1	8	38
2000-2099	36	13	4	17	70
1900-1999	71	16	4	35	126
1800-1899	95	36	3	30	164
1700-1799	108	45	4	45	202
1600-1699	127	58	1	25	211
1500-1599	83	42	2	12	139
1400-1499	45	15		9	69
1300-1399	24	6		2	32
1200-1299	1	1			2
1100-1199	1	1			2
TOTALS	619	242	19	187	1067

(" 2 V + M" is the score which results from doubling the SAT Verbal Score and adding to it the SAT Mathematics Score.)

TABLE XI

SUMMARY OF RANK-IN-CLASS DATA

1969

Converted Score	Equivalent Percentile Class Standing	Stipend Winners	Honorary Awardees	Decliners	Semifinalist Losers	Total
71 - 75	Top 2%	140	51	4	43	238
66 - 70	3 - 6%	171	69	5	58	303
61 - 65	7 - 14%	192	80	6	52	330
56 - 60	15 - 27%	88	35	4	22	149
51 - 55	28 - 47%	26	7		11	44
46 - 50	48 - 68%	2			1	3
41 - 45	69 - 83%					
36 - 40	84 - 92%					
31 - 35	93 - 97%					
Below 30	Bottom 3%					
TOTALS		619	242	19	187	1067

Rhode Island

Iowa

Iowa

TABLE V

GRADE POINT AVERAGE OF RECIPIENTS

1967-69 ACADEMIC YEARS

Grade Point Average	1967-68		1968-69		Total 1967-69	
	#	Cumul. %	#	Cumul. %	#	Cumul. %
4.0	18	7.5	22	7.2	40	7.3
3.9	14	13.4	28	16.3	42	15.0
3.8	19	21.3	39	29.0	58	25.6
3.7	20	29.7	18	34.9	38	32.6
3.6	24	39.8	18	40.8	42	40.3
3.5	24	49.9	25	48.9	49	49.3
3.4	17	57.0	25	57.1	42	57.0
3.3	22	66.2	20	63.6	42	64.7
3.2	16	72.9	21	70.4	37	71.5
3.1	18	80.4	21	77.2	39	78.6
3.0	18	87.9	28	86.3	46	87.0
2.9	11	92.5	15	91.2	26	91.8
2.8	10	96.7	12	95.1	22	95.8
2.7	4	98.4	8	97.7	12	98.0
2.6	2	99.2	1	98.0	3	98.5
2.5	1	99.6	3	99.0	4	99.2
2.4	0	99.6	0	99.0	0	99.2
2.3	0	99.6	2	99.7	2	99.6
2.2	1	100.0	1	100.0	2	100.0
TOTAL	239	100.0	307	100.0	546	100.0

NOTE: 4=A, 3=B, 2=C, 1=D, 0=F.

Table IV

TABLE IV

AMERICAN COLLEGE TEST SCORES OF RECIPIENTS

1967-1969 ACADEMIC YEARS

Composite ACT Scores	1967-68		1968-69		Total 1967-69	
	#	Cumul. %	#	Cumul. %	#	Cumul. %
33	0	.0	1	.3	1	.2
32	1	.4	4	1.6	5	1.1
31	9	4.2	19	7.8	28	6.2
30	18	11.7	16	13.0	34	12.4
29	21	20.5	42	26.7	63	23.9
28	32	33.9	30	36.5	62	35.2
27	36	49.0	55	54.4	91	51.9
26	33	62.8	42	68.1	75	65.6
25	17	69.9	33	78.8	50	74.8
24	23	79.5	26	87.3	49	83.8
23	25	90.0	15	92.2	40	91.1
22	13	95.4	13	96.4	26	95.9
21	6	97.9	2	97.1	8	97.4
20	3	99.2	5	98.7	8	98.9
19	2	100.0	1	99.0	3	99.4
18	0	100.0	2	99.7	2	99.8
17	0	100.0	1	100.0	1	100.0
TOTAL	239	100.0	307	100.0	546	100.0

NOTE: 36 is the highest composite score on the ACT.

Tab A

COMPOSITE ACT SCORES	1969-70 #	1969-70 Cum. %	1970-71 #	1970-71 Cum. %	Total 1969-71 #	Total 1969-71 Cum. %
34	1	.2	0	.0	1	.1
33	8	1.6	10	1.8	18	1.7
32	29	7.0	47	10.4	76	8.7
31	82	22.3	125	33.3	207	27.8
30	68	34.9	122	55.6	190	45.3
29	90	51.6	106	75.1	196	63.3
28	62	63.1	63	86.6	125	74.8
27	69	76.0	36	93.2	105	84.5
26	44	84.2	22	97.2	66	90.6
25	32	90.1	8	98.7	40	94.3
24	22	94.2	1	98.9	23	96.4
23	12	96.4	4	99.6	16	97.9
22	7	97.7	0	99.6	7	98.5
21	4	98.5	0	99.6	4	98.9
20	4	99.2	1	99.8	5	99.4
19	2	99.6	1	100.0	3	99.7
18	1	99.8	0	100.0	1	99.8
17	2	100.0	0	100.0	2	100.0
TOTAL	539	100.0	546	100.0	1085	100.0

PERCENTILE CLASS RANK	1969-70 #	1969-70 Cum. %	1970-71 #	1970-71 Cum. %	Total 1969-71 #	Total 1969-71 Cum. %
95.0 - 99.9	363	67.2	524	96.0	887	81.7
90.0 - 94.9	66	79.5	19	99.4	85	89.5
85.0 - 89.9	42	87.3	2	99.8	44	93.6
80.0 - 84.9	20	91.0	0	99.8	20	95.4
75.0 - 79.9	24	95.5	0	99.8	24	97.7
70.0 - 74.9	11	97.5	1	100.0	12	98.8
65.0 - 69.9	8	99.0	0	100.0	8	99.5
60.0 - 64.9	2	99.4	0	100.0	2	99.7
55.0 - 59.9	1	99.6	0	100.0	1	99.8
50.0 - 54.9	1	99.8	0	100.0	1	99.9
Below 50.0	1	100.0	0	100.0	1	100.0
TOTAL	539	100.0	546	100.0	1085	100.0

TABLES A-11

CHARACTERISTICS OF STUDENT BORROWERS

Tables for 70,767 Illinois borrowers (1966-69) by sex, age, race, marital status, family, college choice, class standing, grades, lender type, interest subsidy and current status. Deferred/cancelled plus deceased/disabled plus defaulted equals 3.62%.

Illinois

CHARACTERISTICS OF STUDENT BORROWERS
August 22, 1966 -- December 31, 1969

N = 70,767

	Higher Education	Vocational	Total	Per Cent
SEX				
Male	44,197	1,887	46,084	65.12
Female	22,983	1,700	24,683	34.88
AGE*				
16 - 20	22,224	2,073	24,297	40.32
21 - 25	28,494	916	29,410	48.81
26 - 35	5,169	416	5,585	9.27
36 and over	831	133	964	1.60
RACE*				
White	51,797	2,452	54,249	90.03
Negro	4,175	1,045	5,220	8.66
Other	228	21	249	.41
Race Not Reported	518	20	538	.89
MARITAL STATUS				
Single	57,015	2,722	59,737	84.41
Married	9,136	638	9,774	13.81
Divorced	701	85	786	1.11
Widow/Widower	83	14	97	.14
Separated	245	128	373	.53
FAMILY RELATIONSHIP				
Dependent	54,546	2,429	56,975	80.51
Independent	12,634	1,158	13,792	19.49
COLLEGE CHOICE				
In State	47,979	2,635	50,614	71.52
Out of State	19,165	952	20,117	28.43
Foreign	36	0	36	.05
CLASS STANDING				
Freshman	15,866	3,066	18,932	26.75
Sophomore	14,079	355	14,434	20.40
Junior	13,489	100	13,589	19.20
Senior	17,060	39	17,099	24.16
Graduate	5,881	17	5,898	8.33
Other**	805	10	815	.12
GRADE RECORD				
A	3,682	61	3,743	7.77
B	20,355	414	20,769	43.11
C	22,115	563	22,678	47.07
Below C	952	33	985	2.04

Illinois

	Higher Education	Vocational	Total	Per Cent
LENDER TYPE				
Banks	57,778	3,384	61,162	86.43
Savings and Loans	6,706	147	6,853	9.68
Credit Unions	2,696	56	2,752	3.89
INTEREST SUBSIDY				
Yes	63,325	3,518	66,843	94.46
No	3,855	69	3,924	5.54
CURRENT STATUS				
In School	53,318	3,006	56,324	79.60
In Repayment	11,402	477	11,879	16.79
Deferred/Cancelled	2,149	33	2,182	3.08
Deceased/Disabled	89	4	93	.13
Defaulted	222	67	289	.41

*Data not available for first 10,511 borrowers.
**Includes Fifth Year Undergraduates and Special Students.

LOANS GUARANTEED

1969

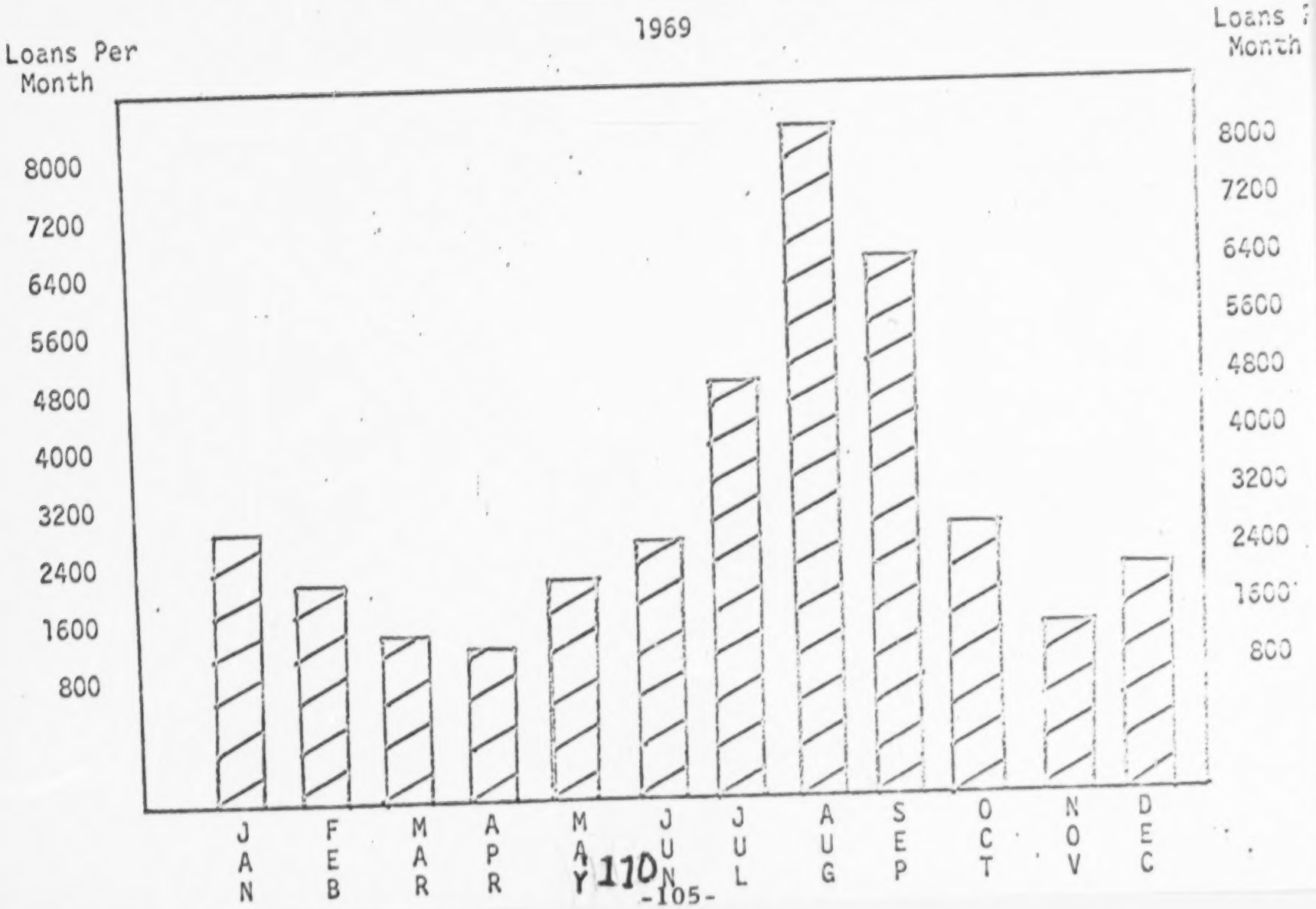


TABLE A-12

STATE SCHOLARSHIP AGENCY OPERATING COSTS

Operating costs are given for Iowa, Michigan, Minnesota and Oregon scholarship and grant programs; and for Michigan and Texas loan programs, with Michigan a federal guaranteed program and Texas its own direct loan program.

Operating costs for the scholarship and loan program range from about 1% to 10% of total expenditures, with the loan program from a low of 1.3% to a high of 2.1%.

TABLE A-12

IOWA		1967-1969	1969-1971
Total Expenditures			
Scholarships & Grants		$1,807,500	3,495,000
Operating Costs		$ 17,500	30,000
% *		0.97%	0.86%
MICHIGAN	**1967-1968**	**1968-1969**	**1969-1970**
Total Expenditures			
Scholarships & Grants	$7,496,862	9,491,727	12,085,798
Loans	$7,197,740	9,503,806	10,801,418
Operating Costs			
Scholarships & Grants	$ 224,627	256,932	274,369
Loan Program	$ 149,752	171,288	182,912
% *	3.0%	2.7%	2.3%
% *	2.1%	1.8%	1.7%
MINNESOTA	**1968-1969**	**1969-1970**	**1970-1971**
Total Expenditures			
Scholarships & Grants	$250,000	530,135	700,000
Operating Costs			$ 70,000
% *			10%
OREGON	**1967-1968**	**1968-1969**	**1969-1970**
Total Expenditures			
Scholarships & Grants	$1,176,754	1,227,044	1,802,617
Operating Costs	$ 50,610	63,222	96,370
% *	4.3%	5.2%	5.3%
TEXAS	**1967-1968**	**1968-1969**	**1969-1970**
Total Expenditures			
Loan Program	$10,681,507	16,624,684	23,760,901
Operating Costs	$ 139,408	254,679	336,670
% *	1.3%	1.5%	1.4%

* (operating costs/total expenditures)

APPENDIX B

FEDERAL STUDENT AID (FY 1967)
AND
GUARANTEED LOAN PROGRAM DATA

II. SUMMARY OF FEDERAL AND TOTAL STUDENT FINANCIAL AID, FISCAL YEAR 1967

A. Federal Student Financial Aid

Student financial aid funds from Federal and federally assisted programs were estimated at $1,581 million in fiscal year 1967. This total is composed of $930 million in grants (59 percent), $150 million in employment (9 percent), and $502 million in loans (32 percent). (See table 1.)

This total represented a substantial increase of $575 million, or approximately 57 percent, over fiscal year 1966. Almost the entire increase was caused by five factors: (1) the new GI bill ($216 million); (2) the first full year of operation of the guaranteed loan program (up $170 million); (3) training grants and fellowships (up $100 million); (4) the new educational opportunity grants program ($46 million); (5) the college work-study program (up $28 million).

The $1,581 million of federally assisted student financial aid in fiscal year 1967 was 4½ times as much as the estimated total of $346 million in fiscal year 1961.

Slightly more than one-half of the $1,581 million from federally assisted programs went to undergraduates, and slightly less than one-half to graduate students. The huge part of the awards to graduate students, estimated at 89 percent, was in the form of grants (but more than one-third of these grants represented tuition paid by the Federal Government for its own employees' studies). The awards to undergraduates were 52 percent in loans, 31 percent in grants, and 17 percent in employment.

As shown in table 1, almost one-half of the $502 million in loans was made available under the guaranteed loan program. This program went through its first full year of operation in fiscal year 1967, but some of the States did not start to participate until the year was well underway. It provided $248 million to 328,900 students for an average loan of $750. The national defense student loan program in the same year provided $218 million to 394,000 students for an average loan of $553.

B. Total Student Financial Aid

It has been estimated that total financial aid to students at all institutions of higher education during fiscal year 1967 was roughly $2,242 million. This total is broken down as follows:

	Amount (in millions)	Percent
Federally assisted programs	$1,581	70.6
State scholarships	98	4.4
Institutional programs	511	22.8
Foundations and corporations	50	2.2
Total	2,242	100.0

TABLE 1.—STUDENT FINANCIAL AID FUNDS FROM FEDERAL AND FEDERALLY ASSISTED PROGRAMS, FISCA YEAR 1967

[Dollar amounts in millions]

	Undergraduate		Graduate		Total	
	Amount	Percent	Amount	Percent	Amount	Percent
Grants:						
Educational opportunity grants [1]	$46.5				$46.5	
Veteran's training (Public Law 89-358) [2]	172.7		$43.2		215.9	
War orphans [3]	24.8		6.2		31.0	
Training grants and fellowships [4]	12.0		[4] 624.2		636.2	
Subtotal, grants	256.0	31	673.6	89	929.6	59
Employment: College work-study [1]	142.5	17	7.5	1	150.0	9
Loans:						
National defense [1]	187.5		30.5		218.0	
Guaranteed loans [5]	220.4		27.3		247.7	
Vocational loans [1]	.7				.7	
Cuban refugee student loans [5]	3.0		.3		3.3	
Health professions student loans [6]	1.0		21.0		22.0	
Nursing student loans [6]	9.8				9.8	
Subtotal, loans	422.4	52	79.1	10	501.5	32
Total	820.9	100	760.2	100	1,581.1	100

[1] Program Planning and Budgeting Section, and Division of Student Financial Aid, U.S. Office of Education, December 1967.
[2] Program Administration Division, Veterans' Administration, December 1967
[3] Office of Program Planning and Evaluation, U.S. Office of Education, December 1967.
[4] Includes $232,000,000 paid by Federal Government in tuition for its own employees' studies.
[5] Division of Student Financial Aid, U.S. Office of Education, October 1967.
[6] Public Health Service, December 1967.

Note: Guaranteed loan funds actually come from private lenders; the interest is subsidized by the U.S. Office of Education. College work-study and all loans except guaranteed and Cuban include 10 percent in matching funds from the institution of higher education. National defense student loan includes funds from repayments of previous borrowers.

A further breakdown of this total (table 2) reflects the distribution of total student aid: 60 percent for grants, 16 percent for employment, and 24 percent for loans. Aid to undergraduate students was made up of 44 percent in grants, 24 percent in employment, and 32 percent in loans. Graduate students fared twice as well in grants, which made up 87 percent of their assistance; employment supplied 2 percent and loans the remaining 11 percent of the total aid to graduate students.

Total student financial aid, 6 years earlier in fiscal year 1961, was estimated at $716 million, or about 32 percent of the fiscal year 1967 estimate. Federally assisted programs of $346 million in fiscal year 1961 constituted 48 percent of the total aid at that time, compared to 71 percent in fiscal year 1967.

In other words, while total student financial aid increased by 225 percent during the 6 years from fiscal year 1961 through fiscal year 1967, its major component of federally assisted programs increased by 360 percent.

C. Total Student Educational Expenses

In the fall of 1966, there were approximately 4.5 million full-time students enrolled in institutions of higher education. To determine their total tuition and fee charges, the U.S. Office of Education estimates of the weighted average tuition and fee charges in 1964–65 were increased 7 percent per year, resulting in estimated average charges in 1966–67 ranging from an average of $115 in public 2-year institutions to an average of $1,275 in private 4-year institutions. As shown

in table 3, whic
weighted for e
The college s
for room and
and incidental
dent's budget.
and fee charge
$1,636 for co
budget, weight
tuition and fee
Table 3 sho
for 4.5 million
billion. The ex
additional allo
students. It pr
cational expens

TABLE 2.—ESTIMA

Grants:
Federal grants and f
State scholarships [2]
Institutional grants a
Foundation and corp
Subtotal
Employment:
College work-study
Institutional employ
Subtotal
Loans:
Federal loan program
Guaranteed loans (pr
subsidy) [1]
Institutional loans [3]
Subtotal
Total

[1] See table 1 for source
[2] Calendar year 1966: J
[3] Projections of survey
[4] Estimate derived fro
figures of $23,500,000 re

in table 3, which is based on these estimates, the total tuition and fees weighted for enrollment came to an average of $595 per student.

The college scholarship service estimated that the expense allowance for room and board at home ($400), on-campus meals ($150), books and incidental expenses ($550), totaled $1,100 for a commuting student's budget. Adding this allowance to the average commuter's tuition and fee charge of $536 produces an estimated average expense budget of $1,636 for commuting students. The resident student's educational budget, weighted for enrollment averaged $2,044, including $636 for tuition and fees, $858 for room and board, and $550 for other expenses.

Table 3 shows that these weighted educational expense budgets for 4.5 million full-time students in 1966–67 totaled more than $8.3 billion. The expense figures used are conservative, especially since no additional allowances were made for graduate students and married students. It probably could be said that total full-time student educational expenses approached $9 billion in fiscal year 1967.

TABLE 2.—ESTIMATED TOTAL STUDENT FINANCIAL AID AT INSTITUTIONS OF HIGHER EDUCATION, FISCAL YEAR 1967

[Dollar amounts in millions]

	Undergraduate		Graduate		Total	
	Amount	Percent	Amount	Percent	Amount	Percent
Grants:						
Federal grants and fellowships [1]	$256.0	.....	$673.6	.....	$929.6	.....
State scholarships [2]	83.0	.....	15.0	.....	98.0	.....
Institutional grants and fellowships [3]	241.0	.....	30.0	.....	271.0	.....
Foundation and corporate awards [4]	27.0	.....	23.0	.....	50.0	.....
Subtotal	607.0	44	741.6	87	1,348.6	60
Employment:						
College work-study program [1]	142.5	.....	7.5	.....	150.0	.....
Institutional employment [3]	197.0	.....	10.0	.....	207.0	.....
Subtotal	339.5	24	17.5	2	357.0	16
Loans:						
Federal loan programs [1]	201.3	.....	51.8	.....	253.1	.....
Guaranteed loans (private lenders with interest subsidy) [1]	221.1	.....	27.3	.....	248.4	.....
Institutional loans [3]	25.0	.....	10.0	.....	35.0	.....
Subtotal	447.4	32	89.1	11	536.5	24
Total	1,393.9	100	848.2	100	2,242.1	100

[1] See table 1 for source.
[2] Calendar year 1966: Josephine Ferguson and New York State Regents reports.
[3] Projections of surveys by U.S. Office of Education in 1959–60 and 1963–64.
[4] Estimate derived from O'Meara's estimate that 181 corporations contributed almost $8,000,000 in 1960–61 plus 1966 figures of $23,500,000 representing grants from 4 of the largest foundation-sponsored programs.

TABLE 3.—TOTAL STUDENT EDUCATIONAL EXPENSES, FISCAL YEAR 1967

Enrollment makeup [1]	Full-time enrollment, fall 1966 [2]	Average				Total expense (in millions)
		Tuition and fees [3]	Room and board [4]	Other expenses [5]	Total budget	
4-year public:						
Commuting (30 percent)	703,250	$305	$550	$550	$1,405	$988
Resident (70 percent)	1,640,900	305	816	550	1,671	2,742
Total	2,344,150					
2-year public:						
Commuting (100 percent)	623,109	115	550	550	1,215	757
Resident (0 percent)	0					
Total	623,109					
4-year private:						
Commuting (40 percent)	554,300	1,275	550	550	2,375	1,316
Resident (60 percent)	831,440	1,275	942	550	2,767	2,301
Total	1,385,740					
2-year private:						
Commuting (50 percent)	58,385	805	550	550	1,905	111
Resident (50 percent)	58,385	805	862	550	2,217	129
Total	116,770					
All commuting	1,939,044	536	550	550	1,636	3,172
All resident	2,530,725	636	858	550	2,044	5,172
Total	4,469,769	595	722	550	1,867	8,344

[1] Study staff estimate.
[2] USOE "Opening Fall Enrollment 1966."
[3] USOE "Digest of Educational Statistics 1966," table 109, adjusted by 7-percent increase each year in 1965-66 and 1966-67.
[4] Source same as footnote 3 above. Room and board for commuting students includes $150 for oncampus meals and $400 allowance for room and board at home.
[5] College Scholarship Service estimate.

D. Summary

On the basis of the foregoing estimates, it is interesting to note the following:

1. Of the $9 billion in total student expenses in higher education, the total student aid of $2.2 billion represented 24 percent.
2. Of the $9 billion in total student expenses in higher education, the Federal student aid of $1.6 billion represented 18 percent.
3. Federal student aid of $1.6 billion was almost evenly divided between undergraduate and graduate students.

Grants, which made up 59 percent of the total, were divided into 72 percent to graduate students and 28 percent to undergraduate students.

Loans, which made up 32 percent of the total, were divided into 16 percent to graduate students and 84 percent to undergraduate students.

4. Almost one-half of the federally assisted loan programs of $502 million was provided by the new guaranteed loan program.
5. The federally assisted loan program of $502 million represented:

52 percent of *Federal* financial aid to undergraduate students and 10 percent to graduate students, for a total of 32 percent to all students;

30 percent of *total* financial aid to undergraduate students and 9 percent to graduate students, for a total of 22 percent to all students:

5.6 percent of total student education expenses.

III. SUMMAR

It has been fo
very high regar
Federal loan pro
reported a high
the needs of th
the instructions
did not think th
made unreasona
Office of Educati
are rather remar
amounts of mone
Government to p

The staff for
the Federal adm
Division of Stu
the Student Loa
Service were kn
of their jobs. T
kind and amoun

The exclusion
high regard is
operated on une
strong State age
new State organi
priated funds fo
tions were on the
Hence, it is not s
the program, and
the study staff w
U.S. Office of Ed
of this very large

In this report
ministration of

1. As disc
advantages o
loan prograr
loan prograr
ministration
U.S. Public
the operatio
a single adm
appropriatio
program ana

GUARANTEED STUDENT LOAN PROGRAM 1/

Annual Loan Volume

Fiscal Year	Amount	Number
1966	$ 77 million	48,495
1967	248 million	330,088
1968	436 million	515,408
1969	687 million	787,344
1970	840 million	921,896
1971(1st 8 months)	817 million	782,676
Total Cumulative Volume	- $ 3.11 Billion	3,438,097

Distribution of Loans

Family Income (FY 1971)	Adjusted	Gross
-0- - 2,999	24	11
3,000 - 5,999	20	12
6,000 - 8,999	22	17
9,000 - 11,999	19	20
12,000 - 14,999	11	19
15,000 - Over	4	21

Age	
Under 18	.4
18-20	34.4
21-23	40.5
24-28	18.9
29-34	4.0
35 & Over	1.8

Sex	
Male	62.1
Female	37.2
No Response	.7

Academic Year	
First	31.3
Second	20.0
Third	21.2
Fourth	16.6
Graduate	10.9

Race	
White	87.1
Negro and Other	6.9
No Response	6.0

Marital Status	
Single	75.3
Married	22.7
No Response	2.0

Lender Participation

Type of Lender (Includes Some Branches)	Number	Percent of Lenders	Percent of Loans
National Banks	6,350	32.8	44.5
State Banks	8,634	44.6	36.7
Mutual Savings Banks	290	1.5	3.0
Savings and Loans	1,413	7.3	5.4
Credit Unions	2,477	12.8	2.8
Direct Loan Programs	2	.0	4.1
Other	193	1.0	3.5
Total	19,359	100.0	100.0

Eligible Educational Institutions

Higher Education	3,475
Vocational	3,606
Foreign	444
Total	7,525

1/ Source: Bureau of Higher Education OE.

GUARANTEED STUDENT LOAN VOLUME - MONTHLY LOAN VOLUMES

Month	FY 1970 Federal	FY 1970 Guarantee Agencies	FY 1970 Total	FY 1971 Federal	FY 1971 Guarantee Agencies	FY 1971 Total
July	29,597,142	66,624,696	96,221,838	45,149,688	85,477,144	130,626,832
August	48,138,962	108,549,639	156,688,565	60,054,069	134,193,495	194,247,564
September	65,459,888	94,414,326	159,874,214	91,366,140	101,305,469	192,671,609
October	45,991,090	39,307,195	85,298,285	40,227,048	39,538,226	79,765,274
November	18,908,691	14,457,843	33,366,534	33,910,561	27,600,860	61,511,421
December	20,312,860	18,849,709	39,162,569	30,717,714	24,316,668	55,034,382
January	23,938,807	32,210,537	56,149,344	38,042,099	24,719,821	62,761,920
February	18,459,311	15,333,717	33,793,028	24,093,777	18,950,451	43,044,228
March	16,925,107	14,353,599	31,278,706			
April	16,150,925	8,688,904	24,839,829			
May	18,566,639	11,735,986	30,302,625			
June	31,252,268	48,773,124	80,025,392			

3/71

GUARANTEED STUDENT LOAN PROGRAM

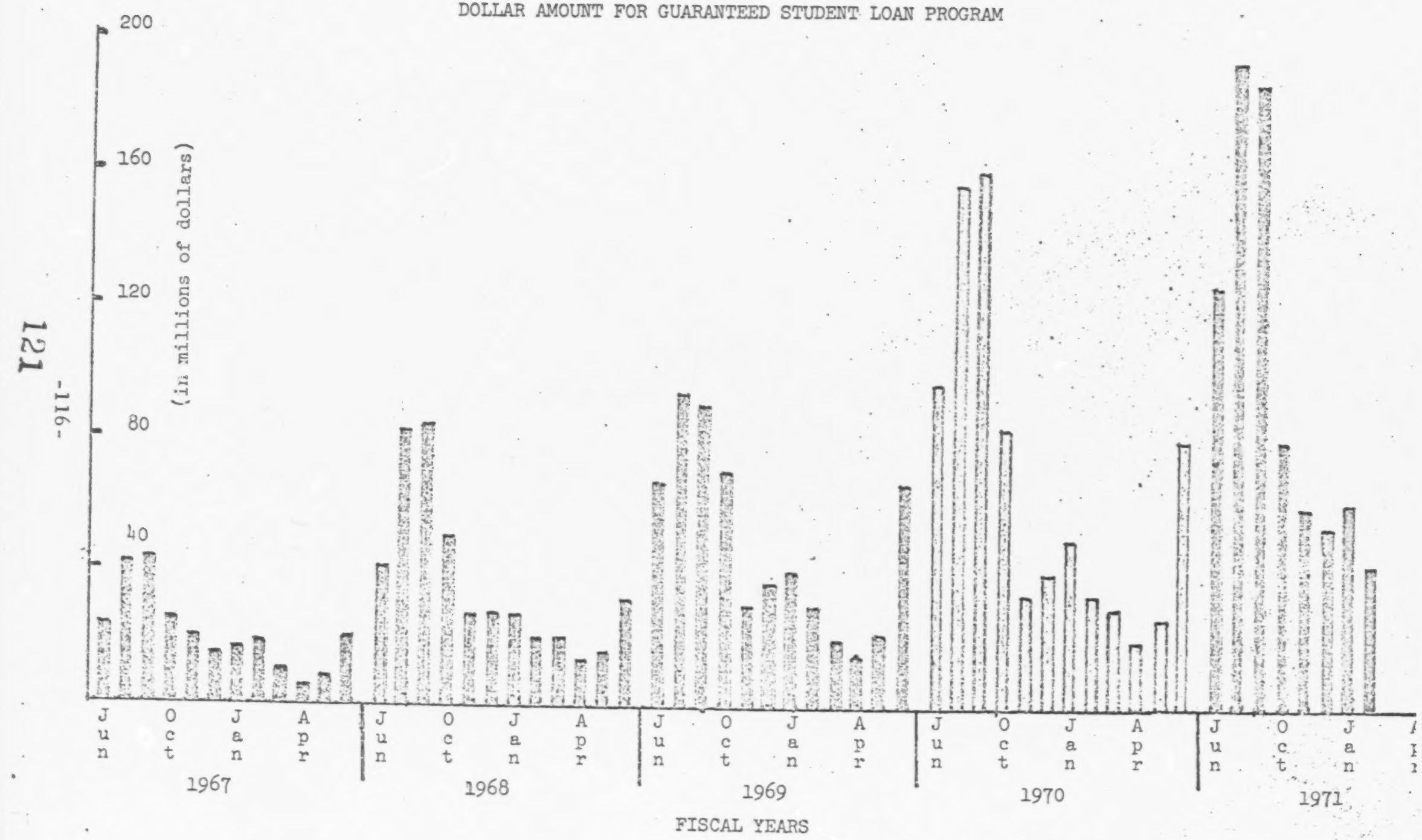
Month	Prime Rate	Number	Amount	Average
July 1968	6-1/2%	66,746	66,855,741	1,001
August		136,543	133,112,260	974
September	6%	140,551	129,319,766	920
October		74,914	68,813,966	918
November	6-1/4%	35,130	30,733,504	874
December	6-1/2%	42,128	35,488,300	842
January 1969	7%	49,150	39,039,906	794
February		40,031	31,135,332	777
March	7-1/2%	32,060	25,882,128	807
April		26,822	21,932,870	817
May		27,673	23,495,881	849
June	8-1/2%	115,596*	80,866,127*	699
July		93,742	96,221,838	1,026
August		154,239	156,688,565	1,015
September		169,438	159,874,214	943
October		89,875	85,298,285	949
November		35,159	33,366,534	949
December		45,254	39,162,569	865
January 1970		79,968	56,149,344	702
February		43,922	33,793,028	769
March	8%	36,223	31,278,706	863
April		29,136	24,839,829	852
May		34,148	30,302,625	887
June		86,029	80,025,392	930
July		127,084	130,626,832	1,027
August		188,364	194,247,564	1,031
September	7-1/2%	190,084	192,761,609	1,013
October		79,567	79,765,274	1,002
November	7-1/4%	72,803	61,511,421	844
December	7%, 6 1/2%	62,764	55,034,382	876
January	6 1/4%, 6%	63,870	62,761,920	982
February	5 3/4%, 5 1/2%	52,190	43,044,228	982

3/71

*Includes Texas Direct State Loan Program for FY 69.

121

DOLLAR AMOUNT FOR GUARANTEED STUDENT LOAN PROGRAM



GUARANTEED STUDENT LOAN PROGRAM*

Gross Family Income

Income Ranges	FY 1969 Percent	FY 1969 Number of Loans	FY 1970 Percent	FY 1970 Number of Loans	FY 1971 through 11/30 Percent	FY 1971 through 11/30 2/ Number of Loans
Under 3,000	(10.0)	78,734	(10.8)	99,564	(11.0)	47,660
$ 3,000 - 5,999	(16.9)	133,061	(13.4)	123,534	(12.5)	54,539
6,000 - 7,499	(11.6)	91,332	(8.5)	78,361	(7.8)	34,116
7,500 - 8,999	(11.0)	86,608	(9.8)	90,346	(8.8)	38,358
9,000 - 11,999	(22.4)	176,365	(21.8)	200,973	(20.0)	86,813
12,000 - 14,999	(16.1)	126,762	(19.1)	176,082	(19.2)	83,702
15,000 and Over	(12.0)	94,482	(16.6)	153,036	(20.6)	89,826
Total	100	787,344	100	921,896	100	435,014
Average Loan	$872		$910		1/ $989	

1/ 1st seven months FY 1971

2/ Actual data from 12/31/70 loan analysis report. Percentages are rounded.

* From Bureau of Higher Education

APPENDIX C

VETERANS ADMINISTRATION
SUMMARY TABLES

Appendix
Table 1

January 12, 1971

ALL PERSONS IN TRAINING UNDER CHAPTER 34 BY LEVEL OF TRAINING SHOWING FULL-TIME AND PART-TIME TRAINING STATUS AS OF NOVEMBER 1970 1/

Level of Training	Total				Veterans				Servicemen			
	Total	Full Time	Part Time	Corres.	Total	Full Time	Part Time	Corres.	Total	Full Time	Part Time	Corres.
Total all Levels	971,422	533,228	258,155	180,039	912,195	529,253	246,586	136,356	59,227	3,975	11,569	43,683
College - Total	590,053	398,014	190,801	1,238	580,325	394,327	184,846	1,152	9,728	3,687	5,955	86
Graduate	88,213	55,266	32,881	66	83,030	54,028	28,946	56	5,183	1,238	3,935	10
Undergraduate	497,465	340,474	156,511	480	492,991	338,038	154,508	445	4,474	2,436	2,003	35
Non-Degree	4,375	2,274	1,409	692	4,304	2,261	1,392	651	71	13	17	41
Below College Total	296,707	50,552	67,354	178,801	247,208	50,264	61,740	135,204	49,499	288	5,614	43,597
Voc. or Tech. Post Hi. Sch.	54,963	14,894	8,687	31,382	43,235	14,805	8,456	19,974	11,728	89	231	11,408
Other Voc. or Tech.	192,807	31,925	18,031	142,851	160,156	31,745	17,425	110,985	32,651	180	605	31,866
High School	11,623	2,613	4,442	4,568	11,265	2,594	4,426	4,245	358	19	16	323
Flight Training	36,142	-	36,142	-	31,380	-	31,380	-	4,762	-	4,762	-
Coop. Farm	1,172	1,120	52	-	1,172	1,120	52	-	-	-	-	-
On-Job Training	84,662	84,662	-	-	84,662	84,662	-	-	-	-	-	-

1/ Similar data for cumulative trainees through November 1970, are shown in Appendix Table 5.

Appendix
Table 2

DVB IH 24-71-2

PERCENTAGE DISTRIBUTION OF ALL PERSONS IN TRAINING UNDER CHAPTER 34 BY LEVEL OF TRAINING SHOWING FULL-TIME AND PART-TIME TRAINING STATUS AS OF NOVEMBER 1970[1/]

Level of Training	TOTAL				VETERANS				SERVICEMEN			
	Total	Full Time	Part Time	Corres.	Total	Full Time	Part Time	Corres.	Total	Full Time	Part Time	Corres.
Total all Levels	100.0	54.8	26.6	18.6	100.0	58.0	27.0	15.0	100.0	6.7	19.4	73.9
College - Total	60.7	40.9	19.6	0.2	63.6	43.2	20.3	0.1	16.4	6.2	10.0	0.2
Graduate	9.1	5.7	3.4	0.0[2/]	9.1	5.9	3.2	0.0[2/]	8.7	2.1	6.6	0.0[2/]
Undergraduate	51.2	35.0	16.1	0.1	54.0	37.1	16.9	0.0[2/]	7.6	4.1	3.4	0.1
Non-Degree	0.4	0.2	0.1	0.1	0.5	0.2	0.2	0.1	0.1	0.0[2/]	0.0[2/]	0.1
Below College Total	30.6	5.2	7.0	18.4	27.1	5.5	6.7	14.9	83.6	0.5	9.4	73.7
Voc. or Tech. Post Hi. Sch.	5.6	1.5	0.9	3.2	4.7	1.6	0.9	2.2	19.9	0.2	0.4	19.3
Other Voc. or Tech.	19.9	3.3	1.9	14.7	17.6	3.5	1.9	12.2	55.1	0.3	1.0	53.8
High School	1.3	0.3	0.5	0.5	1.3	0.3	0.5	0.5	0.6	0.0[2/]	0.0[2/]	0.6
Flight Training	3.7	-	3.7[2/]	-	3.4	-	3.4[2/]	-	8.0	-	8.0	-
Coop. Farm	0.1	0.1	0.0[2/]	-	0.1	0.1	0.0[2/]	-	-	-	-	-
On-Job Training	8.7	8.7	-	-	9.3	9.3	-	-	-	-	-	-

1/ Similar data for cumulative trainees through November 1970 are shown in Appendix Table 6.

2/ Less than 0.05%

January 12, 1971

Appendix
Table 6

PERCENTAGE DISTRIBUTION OF ALL PERSONS EVER IN TRAINING UNDER CHAPTER 34 BY LEVEL OF TRAINING SHOWING FULL-TIME AND PART-TIME TRAINING STATUS
Cumulative through November 1970 1/

Level of Training	Total				Veterans				Servicemen			
	Total	Full Time	Part Time	Correspondence	Total	Full Time	Part Time	Correspondence	Total	Full Time	Part Time	Correspondence
Total All Levels	100.0	46.9	33.8	19.3	100.0	49.8	34.4	15.8	100.0	9.2	27.9	62.9
College Total	55.3	31.4	23.7	0.2	57.8	33.2	24.4	0.2	25.4	8.3	16.9	0.2
Graduate	10.5	6.2	4.3	0.0 2/	10.4	6.5	3.9	0.0 2/	13.1	3.0	10.1	0.0 2/
Undergraduate	44.0	24.9	19.0	0.1	46.5	26.4	20.0	0.1	12.0	5.3	6.6	0.1
Non-Degree	0.8	0.3	0.4	0.1	0.9	0.3	0.5	0.1	0.3	0.0 2/	0.2	0.1
Below College - Total	37.3	8.1	10.1	19.1	34.3	8.7	10.0	15.6	74.6	0.9	11.0	62.7
Vocational or Tech. Post High School	8.7	2.6	2.2	3.9	7.9	2.8	2.3	2.8	18.5	0.3	0.9	17.3
Other Vocational or Technical	23.8	5.1	4.0	14.7	21.9	5.5	4.1	12.3	47.6	0.5	2.1	45.0
High School	1.6	0.3	0.8	0.5	1.6	0.3	0.8	0.5	1.7	0.1	1.2	0.4
Flight Training	3.1	-	3.1	-	2.8	-	2.8	-	6.8	-	6.8	-
Co-op. Farm	0.1	0.1	0.0 2/	-	0.1	0.1	0.0 2/	-	-	-	-	-
On-Job Training	7.4	7.4	-	-	7.9	7.9	-	-	-	-	-	-

1/ Similar data for persons in training as of November 1970 are shown in Appendix Table 2

2/ Less than 0.05%.

Appendix
Table 9

January 12, 1971

BRANCH OF SERVICE

SERVICEMEN EVER TRAINED - BY LEVEL OF TRAINING

Cumulative Through November 1970

Service Affiliation	Total	College	Below College	(Correspondence School) 1/
Total	156,420	39,614	116,806	98,435
Army	32,575	9,325	23,250	18,666
Navy	38,935	7,851	31,084	27,855
Marines	10,993	1,929	9,064	6,136
Coast Guard	2,507	380	2,127	1,844
Air Force	71,161	20,019	51,142	43,826
All others	249	110	139	108

1/ Included under college and below college level.

DVB IB 24-71-2

CHAPTER 34

MEDIAN AGE AND PERCENTAGE DISTRIBUTION

BY AGE AND TRAINING LEVEL OF PERSONS IN TRAINING

NOVEMBER 1970

Level of Training	Persons In Training	Percent by Age Group					Median Age (Years)
		Total	Under 26	26 to 30	31 to 35	Over 35	
Total all Levels	971,422	100.0	44.0	31.4	15.0	9.6	26.5
College - Total	590,053	100.0	46.6	33.0	13.7	6.7	26.0
Graduate	88,213	100.0	11.7	47.0	26.9	14.4	29.6
Undergraduate	497,465	100.0	52.8	30.6	11.3	5.3	25.2
Non-Degree	4,375	100.0	46.7	28.8	15.7	8.8	26.1
Below College - Total	296,707	100.0	35.2	27.7	19.6	17.5	28.2
Vocational or Tech. Post High School	54,963	100.0	43.6	26.2	15.7	14.5	26.7
Other Vocational or Technical	192,807	100.0	36.2	27.8	18.7	17.3	28.0
High School	11,623	100.0	47.8	21.7	15.9	14.6	26.0
Flight	36,142	100.0	13.6	31.6	31.2	23.6	31.3
Coop. Farm	1,172	100.0	16.3	19.5	34.7	29.5	32.5
On Job - Total	84,662	100.0	57.2	32.3	7.6	2.9	24.9
Apprentice	56,697	100.0	54.6	34.9	8.0	2.5	25.1
Other On Job	27,965	100.0	62.4	27.1	6.8	3.7	24.5
Educationally Disadvantaged 1/	29,098	100.0	55.3	20.8	13.2	10.7	25.0

1/ Educationally disadvantaged are included under "Below College" or "Undergraduate" as appropriate. These veterans receiving free entitlement.

CHAPTER 34

Percentage Distribution of School Trainees by Proprietary Status of School Training Time and Number of Paid Dependents 1/ as of November 1970

Paid Dependents and Type Training	Total	Proprietary Status of School					
		Public			Private		
		Total	Training Time		Total	Training Time	
			Full	Part		Full	Part
All School Trainees	100.0	55.9	39.3	16.6	44.1	11.2	32.9
College Level	100.0	77.8	54.9	22.9	22.2	12.5	9.7
Below College Level	100.0	12.6	8.4	4.2	87.4	8.6	78.8
No Paid Dependents	100.0	46.3	34.7	11.6	53.7	9.5	44.2
College Level	100.0	77.6	58.3	19.3	22.4	12.5	9.9
Below College Level	100.0	6.1	4.4	1.7	93.9	5.6	88.3
One Dependent	100.0	76.7	60.3	16.4	23.3	16.1	7.2
College level	100.0	80.0	63.1	16.9	20.0	13.8	6.2
Below College Level	100.0	45.9	34.2	11.7	54.1	37.4	16.7
Two Dependents	100.0	75.7	49.8	25.9	24.3	14.0	10.3
College Level	100.0	79.3	52.2	27.1	20.7	11.6	9.1
Below College Level	100.0	52.2	33.9	18.3	47.8	29.4	18.4
Three or More Dependents	100.0	73.1	39.2	33.9	26.9	13.3	13.6
College Level	100.0	75.8	40.2	35.6	24.2	11.3	12.9
Below College Level	100.0	58.7	34.0	24.7	41.3	23.7	17.6
Servicemen	100.0	9.4	3.7	5.7	90.6	2.6	88.0
College Level	100.0	56.2	22.4	33.8	43.8	14.0	29.8
Below College Level	100.0	0.4	0.1	0.3	99.6	0.4	99.2
Educationally Disadvantaged 2/	100.0	70.5	36.2	34.3	29.5	2.9	26.6
College Level	100.0	92.5	62.7	29.8	7.5	3.7	3.8
Below College Level	100.0	57.6	20.6	37.0	42.4	2.4	40.0

1/ Veteran trainees enrolled in flight training or less than half time training (including correspondence) are included with the "NO Paid Dependents."

2/ Educationally disadvantaged are included in the data by dependency shown above.

January 12, 1971

DVB IB 24-71- 2
Appendix Table 16

EDUCATIONAL LEVEL OF VETERANS AT SEPARATION FROM THE ARMED FORCES

Comparison for WW-II, Korean Conflict, Post-Korean and Vietnam Era

	Percent			
	WW-II (Completed)	Korean Conflict (Completed)	Post-Korean (To Jun. 70)	Vietnam Era (To Jun. 70)
TOTAL	100.0	100.0	100.0	100.0
0-8 Grade	28.3	16.1	6.0	3.8
1-3 Years of High School	26.3	27.6	21.7	17.4
4 Years of High School	26.3	39.0	53.5	59.2
1-3 Years of College	9.6	10.3	11.0	12.8
4 or More Years of College	9.5	7.0	7.8	6.8
Median Educational Level	11.5 yrs.	12.3 yrs.	12.4 yrs.	12.5 yrs.

January 12, 1971

DVB IB 24-71-2
Appendix Table 18

PARTICIPATION RATES FOR VETERANS TRAINED IN FIRST FIFTY-FOUR MONTHS

Comparison for WW-II, Korean Conflict, Post-Korean and Vietnam Era

Period of Service	Veteran Population	Trainees	Participation Rate
World War II (PL 346) June 1944 - Nov. 1948	15,024,000	5,606,038	37.3
Korean Conflict (PL 550) Sept. 1952 - Feb. 1957	5,053,000	1,773,734	35.1
Post-Korean (PL 358) June 1966 - Nov. 1970	7,695,000	2,181,643 1/	28.4
Vietnam Era Only(PL 358) June 1966 - Nov. 1970	4,573,000	1,487,225 1/	32.3

1/ Includes 156,420 Servicemen

COMPARISON WW-II, KOREAN CONFLICT AND POST-KOREAN CONFLICT

Appendix
Table 20

GI Bill Trainees Enrolled in Selected Courses by Type of Training (Cumulative)

Course	WW-II (Program Completed)				Korean Conflict (Nov. 1964)				Post Korean (June 1970)			
	Total	College	BCL	JOB	Total	College	BCL	JOB	Total	College	BCL	JOB
Business & Commerce	1,375,515	500,752	487,897	386,866	455,750	262,854	164,991	27,905	361,067	178,676	176,308	6,083
Education (Teaching)	238,247	228,504	9,066	677	142,237	141,616	575	46	75,533	75,533	-	-
Engineering	450,749	295,732	144,412	10,605	187,515	163,354	23,561	600	89,612	57,338	32,274	-
Life Sciences - Total	271,885	226,526	32,382	12,977	89,667	82,319	6,254	1,094	51,954	47,738	4,144	72
Agricultural	62,279	62,279	-	-	22,068	22,068	-	-	7,185	7,185	-	-
Biological	28,615	28,341	274	-	14,385	14,373	12	-	8,377	8,377	-	-
Health	180,991	135,906	32,108	12,977	53,214	45,878	6,242	1,094	36,392	32,176	4,144	72
Doctors	66,555	NA	NA	NA	18,448	NA	NA	NA	19,297	NA	NA	NA
Dentists	22,138	NA	NA	NA	7,945	NA	NA	NA	3,056	NA	NA	NA
Nurses	12,403	NA	NA	NA	3,487	NA	NA	NA	2,779	NA	NA	NA
Other Health Occupations	79,895	NA	NA	NA	23,334	NA	NA	NA	11,260	NA	NA	NA
Physical Sciences	84,791	79,902	4,452	437	38,895	38,699	127	69	9,386	9,386	-	-
Trade and Industrial	2,596,370	80,578	1,626,894	888,898	583,294	38,043	363,060	182,191	382,620	13,333	269,162	100,125
Farm Training	682,780	-	682,780	-	94,742	-	94,742	-	836	-	836	-
All Other Categories	2,099,663	818,006	1,182,117	99,540	758,539	480,227	295,978	9,334	888,263	633,933	225,196	29,134
Total	7,800,000	2,230,000	4,170,000	1,400,000	2,377,639	1,207,112	949,288	221,239	1,859,271	1,015,937	707,920	135,414

January 12, 1971

DVB IB 24-71- 2

132 -127-